

NCUA



**1999
MID-YEAR
STATISTICS FOR
FEDERALLY
INSURED
CREDIT UNIONS**

PREFACE

1999 MIDYEAR STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

This is a semiannual publication that presents in detail the aggregate financial and statistical information for the nation's federally insured credit unions. Credit unions provided the data contained in this report by completing the MIDYEAR CALL REPORT.

This publication presents information in tables classified by peer group and by state. The aggregate statistical information in these tables is the latest as of the publication date. It includes any updates credit unions have made to their call report data for each of the reporting periods presented. The publication is organized into the following four sections:

- **Part I** All Federally Insured Credit Unions
- **Part II** Federal Credit Union s
- **Part III** Federally Insured State Chartered Credit Unions
- **Part IV** State Tables

For information on obtaining additional copies of this publication (NCUA 8060), please contact the following office:

National Credit Union Administration
Office of Administration/Publication Dept.
1775 Duke Street
Alexandria, VA 22314-3428

(703) 518-6340

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NATIONAL CREDIT UNION ADMINISTRATION

1775 DUKE STREET
ALEXANDRIA, VIRGINIA 22314-3428
(703) 518-6300

NORMAN E. D'AMOURS, CHAIRMAN
YOLANDA TOWNSEND WHEAT, BOARD MEMBER
DENNIS DOLLAR, BOARD MEMBER

NCUA REGIONAL OFFICES:

Region I: *Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont*

Acting Regional Director Anthony J. LeCreta
9 Washington Square
Washington Avenue Extension
Albany, NY 12205
(518) 862-7400

Region II: *Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia*

Regional Director Tawana James
1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437
(703) 519-4600

Region III: *Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Puerto Rico, South Carolina, Tennessee, Virgin Islands*

Regional Director Alonzo A. Swann III
7000 Central Parkway, Suite 1600
Atlanta, GA 30328
(678) 443-3000

Region IV: *Illinois, Indiana, Michigan, Missouri, Ohio, West Virginia, Wisconsin*

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4225 Naperville Road, Suite 125
Lisle, IL 60532-3658
(630) 955-4100

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4807 Spicewood Springs Road, Suite 5200
Austin, TX 78759-8490
(512) 342-5600

Region VI: *Alaska, American Samoa, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming*

Regional Director Jane Walters
2300 Clayton Road, Suite 1350
Concord, CA 94520
(925) 363-6200

**FEDERALLY INSURED
CREDIT UNIONS**

FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 1999 to June 30, 1999

HIGHLIGHTS

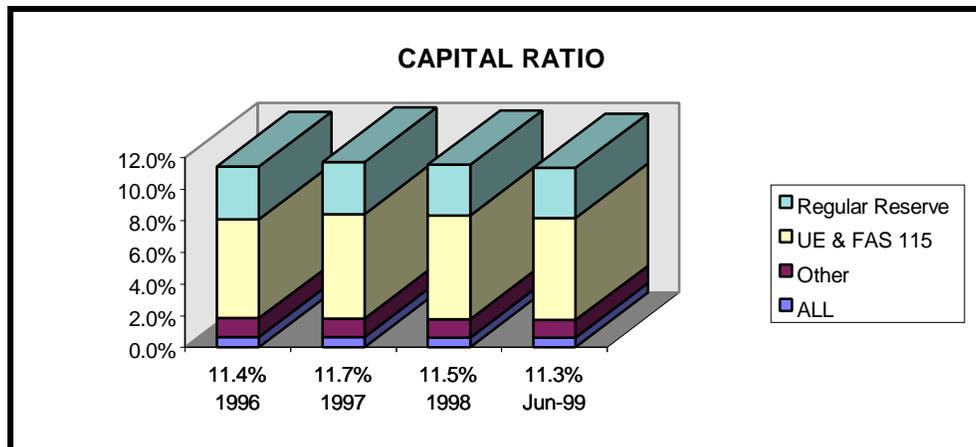
This report summarizes the trends of all federally insured credit unions which reported as of June 30, 1999. As noted below, key financial indicators are strong in all areas.

- ◆ **Assets** increased \$18.3 billion or 4.7%. Federally insured credit unions now hold over \$407 billion in total assets.
- ◆ **Capital also increased, but at a slower rate than assets**, causing the capital to assets ratio to drop slightly from 11.5% to 11.3%.
- ◆ **Loans** increased \$9.2 billion, or 3.8%, accounting for 50% of the asset growth.
- ◆ **Shares** increased \$16.6 billion or 4.9%. Because shares grew at a slightly faster rate than loans, the loan to share ratio declined to 71.5%, compared to 72.3% at the end of 1998.
- ◆ **Investments** increased \$8.5 billion or 6.8%.
- ◆ **Profitability** is relatively stable with a 0.9% return on average assets ratio.
- ◆ **Delinquent** loans as a percentage of total loans declined from the yearend 1998 level of 0.9% to 0.8%, while **net charge offs** declined from 0.6% to 0.5% of average loans.

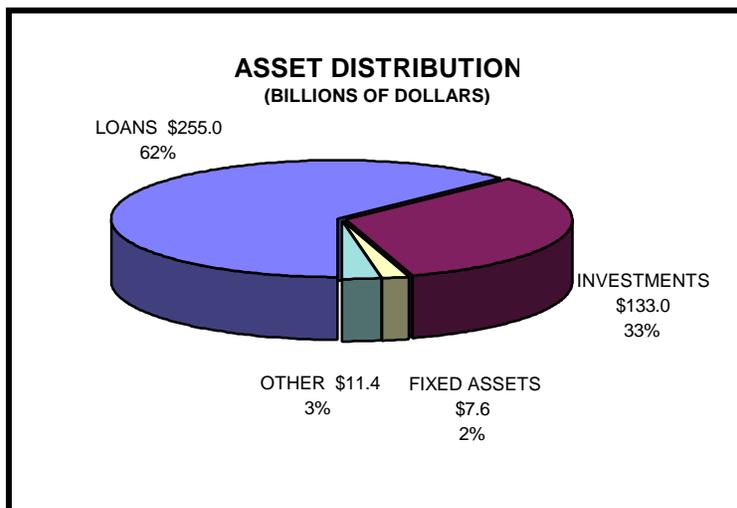
CAPITAL

Total capital increased \$1.3 billion or 2.9% in the first half of 1999, compared to a 4.3% increase during the same period last year. The capital to total assets ratio decreased from 11.5% at the end of 1998 to 11.3% as of June 30, 1999.

The net capital to total assets ratio, which measures capital after estimated losses, also decreased from 10.9% to 10.7%. The decline in the capital ratios is due to assets increasing at a faster rate than capital increased.



ASSET QUALITY



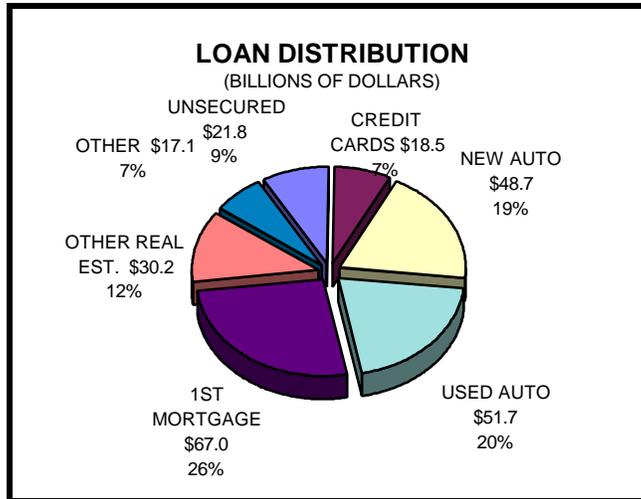
LOAN TRENDS: Total loans increased \$9.2 billion (3.8%) during the first half of 1999, which is nearly twice the dollar growth noted for the same period in 1998. Two loan categories again account for most of the increase:

- First mortgage real estate loans increased \$5.7 billion (9.3% increase);
- Used auto loans increased \$3.2 billion (6.7% increase).

Gains in those two categories were somewhat offset by decreases in credit card loans (\$0.9 billion or 4.6%) and other unsecured loans (\$0.8 billion or 3.6%). Similar trends were noted for the same period last year.

First mortgage real estate loans (\$67.0 billion) account for over 26% of all loans, with \$49.3 billion or nearly 74% reported to be fixed rate. Fixed rate first mortgage real estate loans increased 12.3% during the first half of 1999.

Federally insured credit unions granted \$13.1 billion in fixed rate first mortgage real estate loans and \$2.9 billion in adjustable rate first mortgage real estate loans during the first half of 1999. Credit unions also reported \$4.4 billion (27% of originations) in first mortgages sold onto the secondary market during the first half of 1999 (includes both fixed and adjustable rate). This is slightly less than the \$4.8 billion (32% of originations) reported for the same period last year.

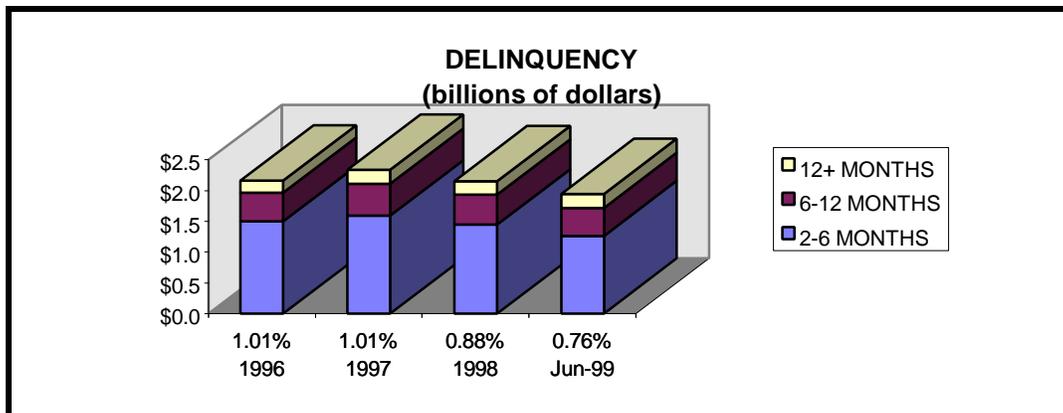


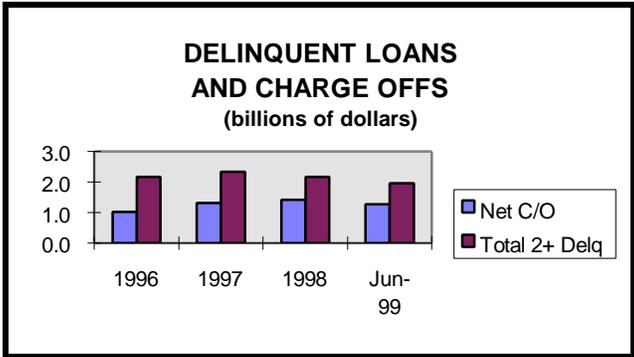
DELINQUENCY TRENDS: Delinquent loan dollars declined 9.9% during the first half of the year, causing the delinquency ratio to decline from 0.9% at the end of 1998 to 0.8% as of June 30. This is the lowest level of delinquent loan dollars since mid 1996.

Net charged off loan dollars decreased during the first half of the year. Compared to the first half of 1998, net charged off loan dollars decreased 9.3%. Additionally, recoveries on charged off loans increased 10.0% compared to the same period last year. A decrease in charged off loan dollars, increase in recoveries, and increase

in total loans produced a decline in the net charge off to average loans ratio to 0.5%.

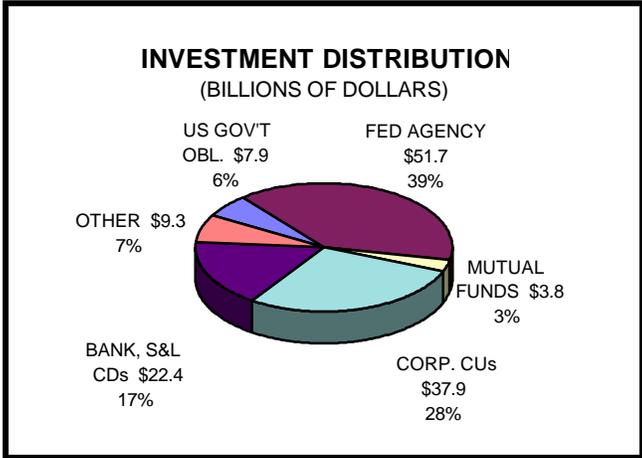
Bankruptcies declined somewhat during the first half of 1999. Credit unions reported just over \$600 million in loans subject to bankruptcies as of midyear, which represents a 23% decrease from the amount reported for the first half of 1998. Loans charged off due to bankruptcy also declined 9.2% compared to the same period last year. Nearly 116,000 members (0.2% of all members) were reported to have filed bankruptcy during the first half of 1999, the lowest amount reported since 1996.





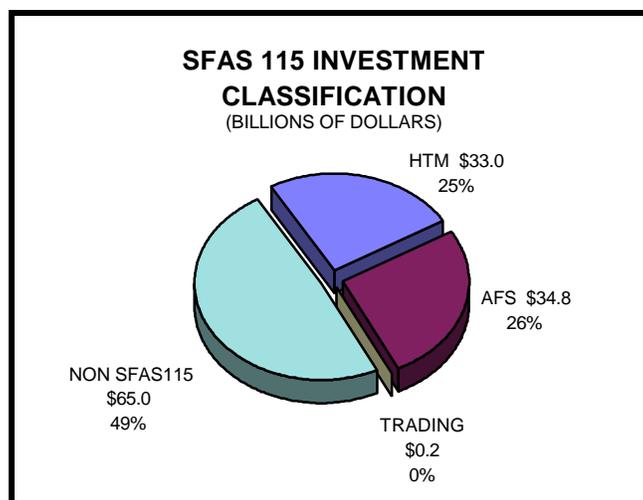
INVESTMENT TRENDS: Investments increased \$8.5 billion (6.8%) in the first half of 1999, and represent 32.7% of total assets. The investment increase is consistent with the low loan growth and high share growth discussed earlier, in that excess share growth is placed into investments.

The investment category noting the largest dollar growth is federal agency securities, which increased more than \$7.7 billion or 17.6%. Nominal growth was reported for mutual fund investments (\$245 million or 6.8%) and deposits in banks (\$1.1 billion or 5.3%). Investments in U.S. government obligations was the only investment type which declined (\$1.3 billion or 14.1%).



During the first half of 1999, most investment growth occurred in *available for sale* investments (\$14 billion or 13%). Short-term (less than 1 year) investments declined 2.6%. Conversely, during the same period last year, most investment growth (65% of all investment growth) was noted in the less than 1 year maturity category. At mid-year 1998, *held to maturity* and *available for sale* investments

made up 50.9% of the investment portfolio (26.6% and 24.3%, respectively), while *non-SFAS 115* investments accounted for 48.9% of the portfolio (the remainder was classified as trading). As noted on the graph below, *non-SFAS 115* investments now account for 48.8% of the portfolio, virtually unchanged from the same period in 1998.



The table to the right compares the changes in the maturity structure of the investment portfolio in the first half of 1999. The table illustrates a shift from the less than 1 year category to the 3 to 10 year maturity category. Such a shift is consistent with the large increase in investments in federal agency securities previously discussed.

Investment Maturity or Repricing Interval	% of Total Investments June 1998	% of Total Investments June 1999
Less than 1 year	60.9%	56.7%
1 to 3 years	23.9%	23.3%
3 to 10 years	11.3%	15.9%
Greater than 10 yrs	3.9%	4.1%

EARNINGS

All the earnings ratios note declines compared to the first half of 1998. The gross income to average assets ratio declined from 8.22% to 7.81%. This decline is likely due primarily to lower market interest rates on both loans and investments. Reduced cost of funds, operating expense, and Provision for Loan Losses ratios compensated for most of the decline in the gross income ratio.

The following table compares the earnings ratios for the first half of 1998 to those for the first half of 1999:

Ratio	As of 06/98	As of 06/99
Gross Income	8.22%	7.81%
Cost of Funds	3.57%	3.33%
Operating Expenses	3.29%	3.25%
PLL	0.42%	0.35%
ROA	0.95%	0.90%

ASSET/LIABILITY MANAGEMENT

LONG TERM ASSET TRENDS: Long term assets continue to increase as a percentage of total assets. These assets, which have maturities or repricing intervals greater than 3 years, equaled 24.3% of total assets, compared to 21.2% as of June 30, 1998. This increase is primarily the result of growth in first mortgage real estate loans and investments with maturities greater than 3 years.

SHARE TRENDS: Total shares increased \$16.6 billion or 4.9% during the first half of 1999, compared to \$17.6 billion or 5.7% during the same period in 1998.

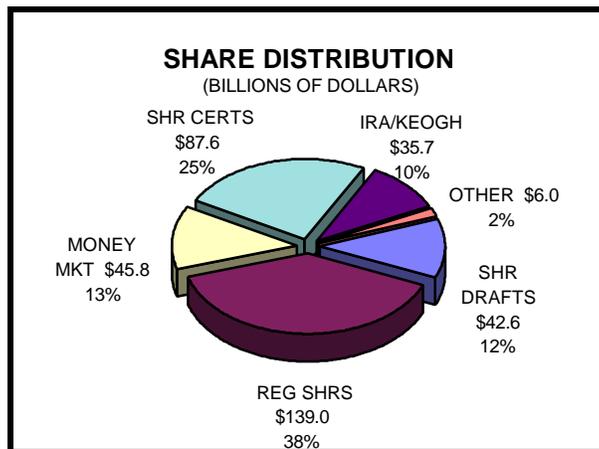
Growth rates among the various share categories vary greatly from those noted during the first half of 1998. The categories noting the largest dollar increases are regular shares (\$8.3 billion, 6.4%) and money market shares (\$5.0 billion, 12.4%). Half of all share growth (\$16.6 billion) was in regular shares (\$8.3 billion).

Growth rates for the first half of 1999 in the various share categories are as follows:

- Share drafts -- ↑ \$8 million, less than 1%;

- Regular shares -- ↑ \$8.3 billion, 6.4% (this represents the largest dollar increase);
- Money market shares -- ↑ \$5.0 billion, 12.4% (this represents the largest percentage increase in a major share category);
- Share certificates -- ↑ \$1.7 billion, 1.9%;
- IRA/Keogh accounts -- ↑ \$696 million, 2%;
- Other shares -- ↑ \$898 million, 21.3%; and
- Nonmember deposits -- ↓ \$27 million, 3.1%.

Growth in regular shares was stronger during the first half of 1999 (\$8.3 billion) than for all of 1998 (\$7.2 billion). Continued growth in liquid accounts may indicate members' uncertainty about the market, or it may indicate that market rates generally favor shorter terms.



All share growth during the first half of 1999 occurred in the "less than 1 year" maturity category.

Share Maturity or Repricing Interval	% of Total Shares June 1998	% of Total Shares June 1999
Less than 1 year	90.0%	91.0%
1 to 3 years	8.1%	7.2%
3 or more years	1.9%	1.8%

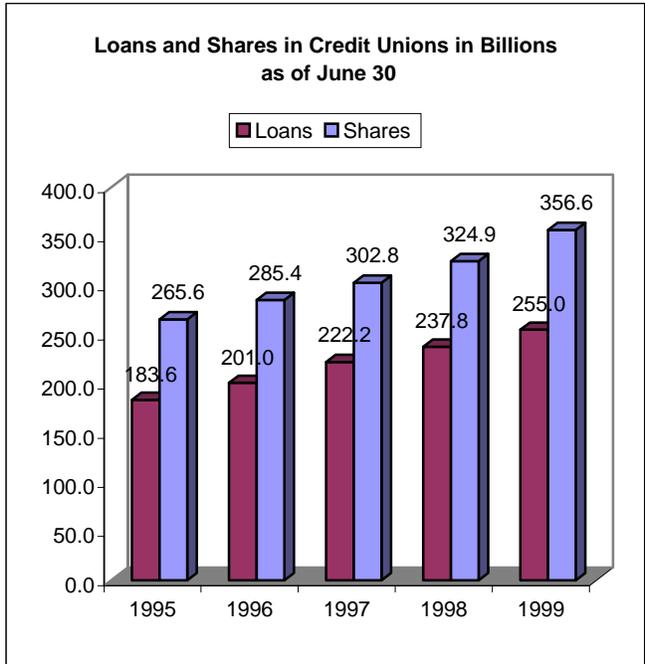
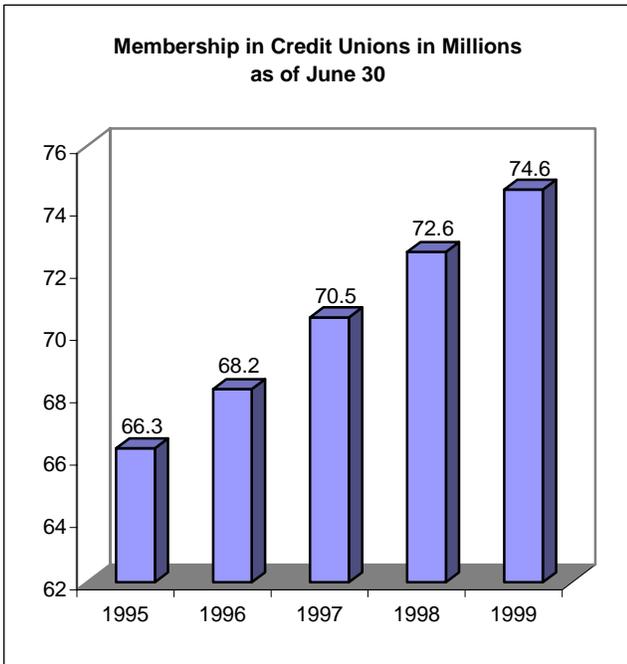
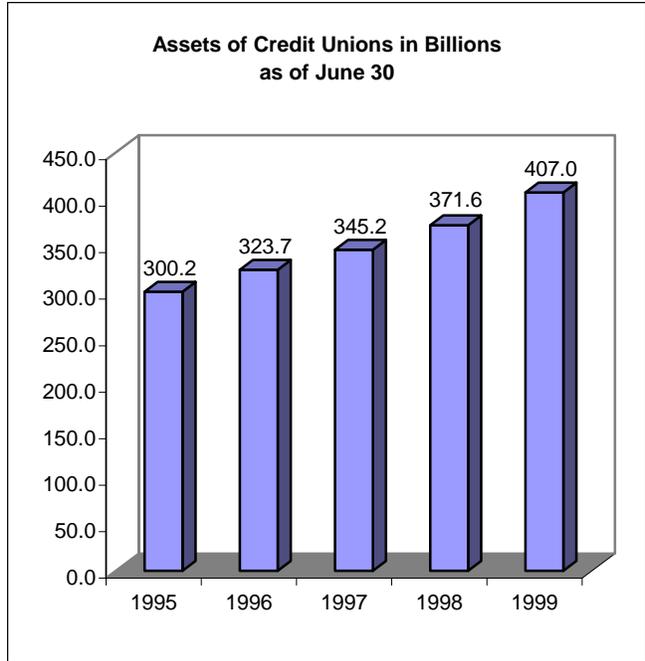
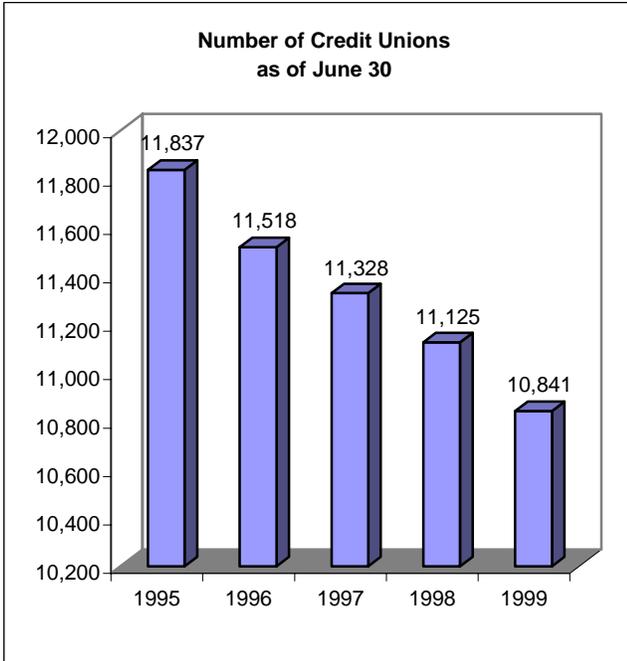
OVERALL LIQUIDITY TRENDS: Because share growth exceeded loan growth in the first half of 1999, credit unions had excess liquidity for investing. As discussed earlier, the excess liquidity was invested primarily in federal agency securities. With respect to asset liability management, depending on the characteristics of the security, some

agency securities may possess greater market risk (interest rate and liquidity risk) than other investments (such as U.S. Treasury securities or fixed rate bullet certificates of deposit) with similar maturities.

Total unused commitments equaled \$73.0 billion, up \$9.9 billion or 15.7% in the last year. Unused credit card lines equaled \$45.4 billion (62% of the total), noting an increase of \$6.7 billion (17.3%).

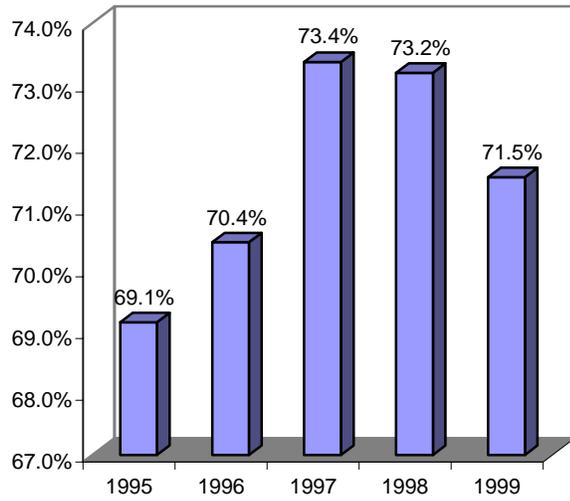
Increasing contingencies, coupled with growth in longer term investments and real estate loans, require prudent funds management strategies. Credit union management is encouraged to consider all these areas in the overall funds management plan.

Federally Insured Credit Unions 5 Year Trends

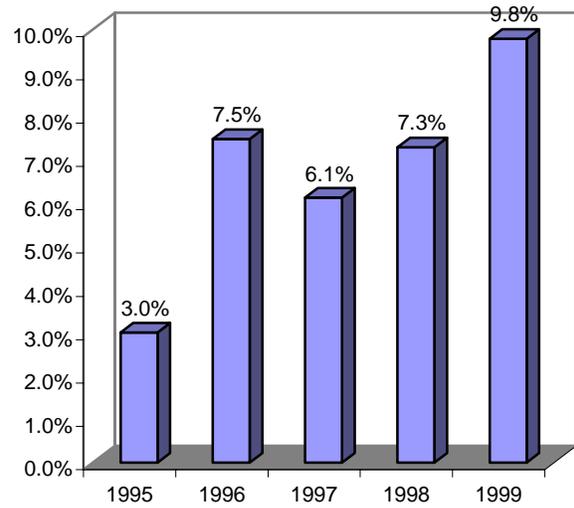


Federally Insured Credit Unions 5 Year Trends

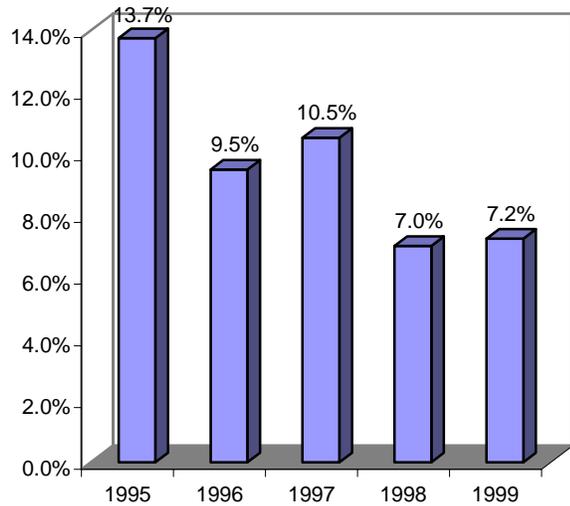
Loan to Share Ratio as of June 30



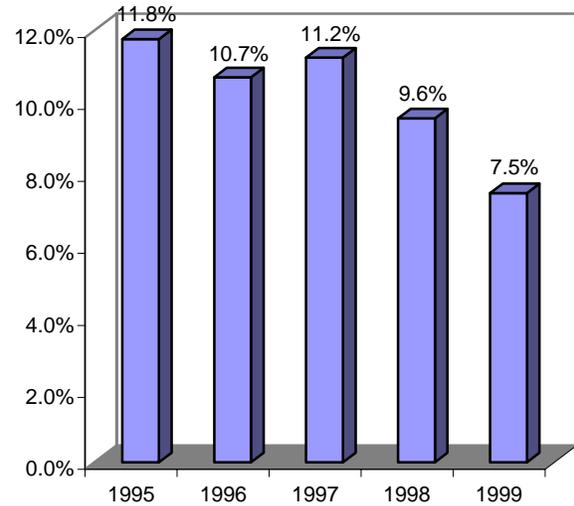
Share Growth Annually as of June 30



Loan Growth Annually as of June 30

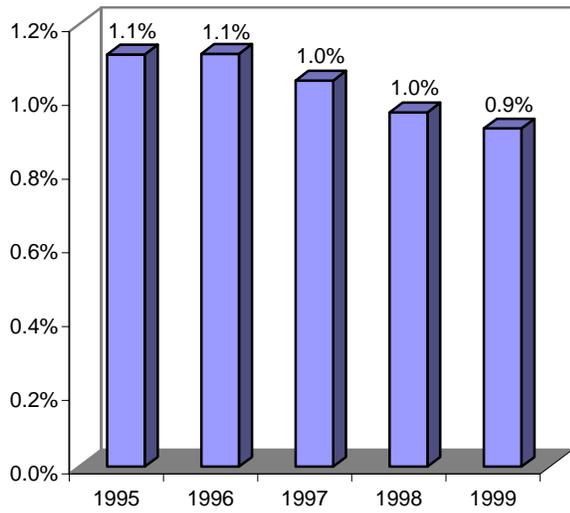


Capital Growth Annually as of June 30

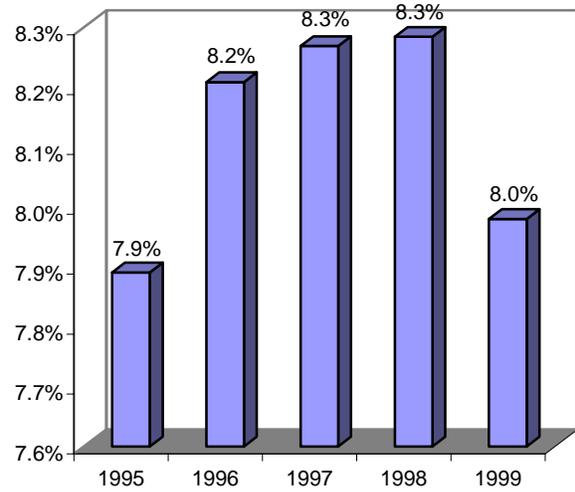


Federally Insured Credit Unions 5 Year Trends

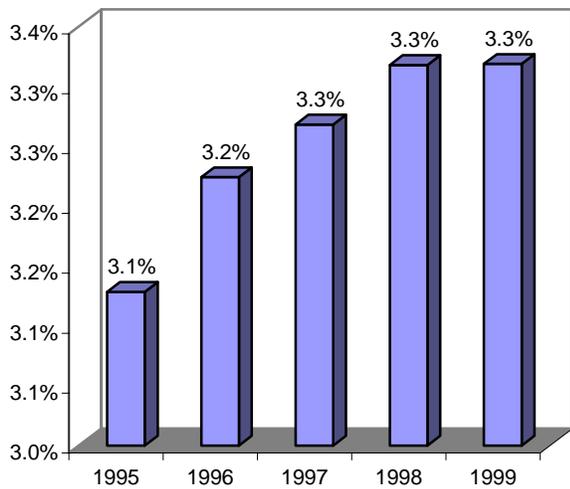
Return on Average Assets as of June 30



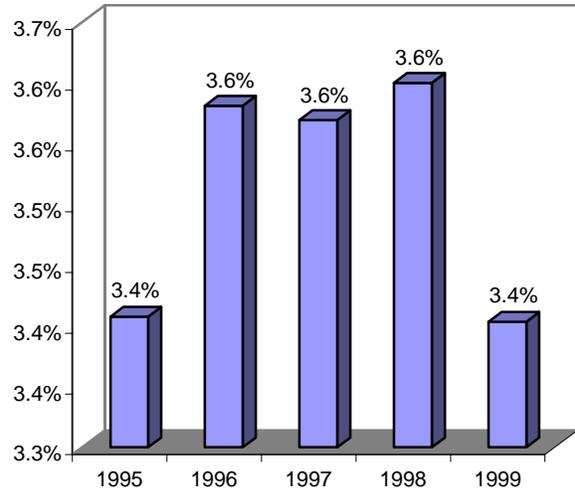
Gross Income to Average Assets as of June 30



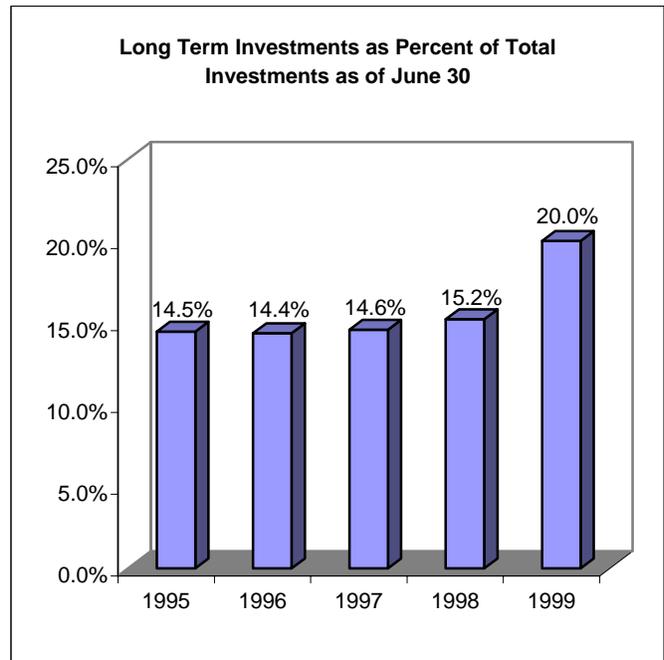
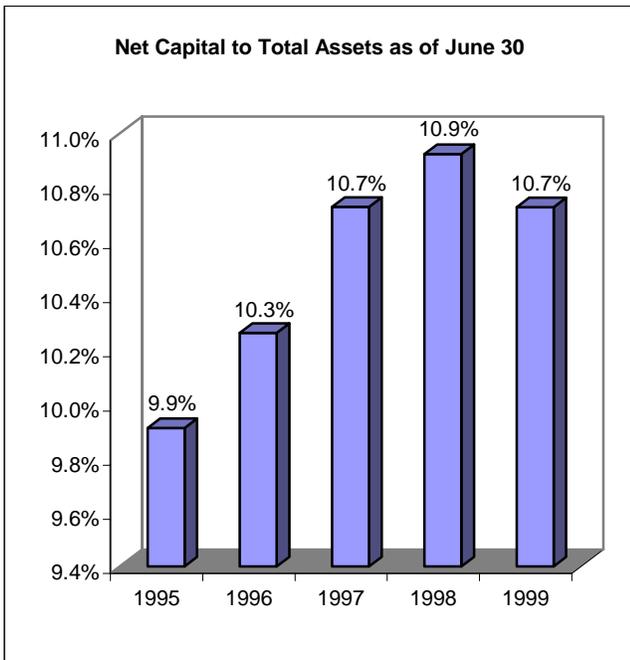
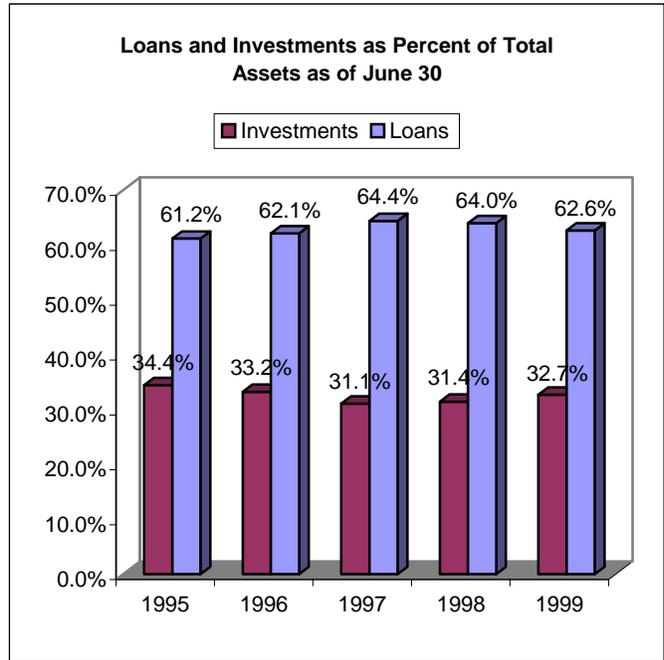
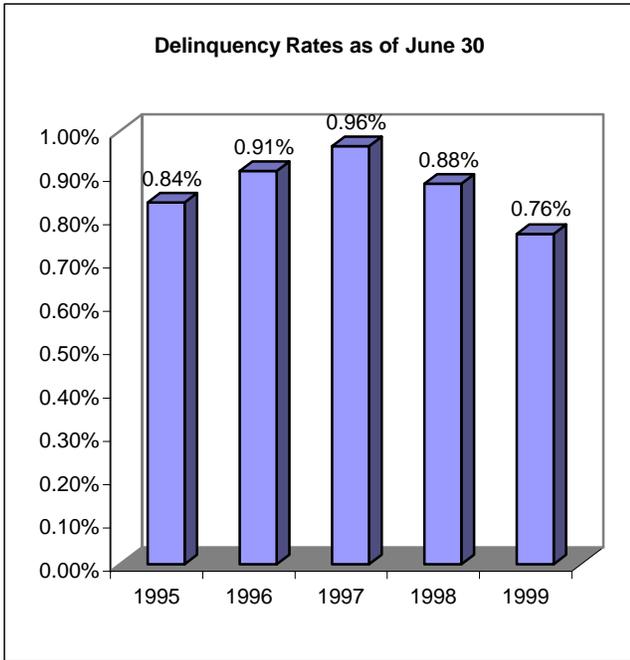
Operating Expenses to Average Assets as of June 30



Cost of Funds to Average Assets as of June 30



Federally Insured Credit Unions 5 Year Trends



(Investments greater than 3 years)

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	11,328	11,125	1.8-	10,841	2.6-
Cash	7,398	7,949	7.5	8,788	10.6
TOTAL LOANS OUTSTANDING	222,185	237,770	7.0	254,993	7.2
Unsecured Credit Card Loans	17,437	18,155	4.1	18,471	1.7
All Other Unsecured Loans	23,395	22,667	3.1-	21,846	3.6-
New Vehicle Loans	49,023	47,836	2.4-	48,673	1.7
Used Vehicle Loans	40,706	46,569	14.4	51,698	11.0
First Mortgage Real Estate Loans	48,590	56,899	17.1	67,048	17.8
Other Real Estate Loans	26,852	29,137	8.5	30,174	3.6
All Other Loans to Members	15,329	15,603	1.8	16,125	3.3
Other Loans	853	905	6.1	958	5.8
Allowance For Loan Losses	2,175	2,356	8.3	2,487	5.6
TOTAL INVESTMENTS	107,367	116,782	8.8	133,038	13.9
U.S. Government Obligations	14,106	10,523	25.4-	7,858	25.3-
Federal Agency Securities	40,199	42,428	5.5	51,739	21.9
Mutual Fund & Common Trusts	2,516	3,117	23.9	3,847	23.4
MCSD and PIC at Corporate CU	N/A	1,738	N/A	1,937	11.4
All Other Corporate Credit Union	27,260	31,676	16.2	35,973	13.6
Commercial Banks, S&Ls	16,924	19,141	13.1	22,379	16.9
Credit Unions -Loans to, Deposits in	535	678	26.6	743	9.6
NCUSIF Capitalization Deposit	2,770	2,928	5.7	3,208	9.6
Other Investments	3,057	4,552	48.9	5,354	17.6
Land and Building	4,735	5,133	8.4	5,622	9.5
Other Fixed Assets	1,611	1,747	8.4	1,936	10.8
Other Real Estate Owned	78	80	3.6	86	6.5
Other Assets	4,042	4,539	12.3	5,052	11.3
TOTAL ASSETS	345,240	371,645	7.6	407,028	9.5
LIABILITIES					
Total Borrowings	2,313	2,208	4.5-	2,729	23.6
Accrued Dividends/Interest Payable	763	745	2.3-	726	2.6-
Acct Payable and Other Liabilities	2,287	3,224	41.0	3,260	1.1
TOTAL LIABILITIES	5,363	6,178	15.2	6,715	8.7
EQUITY/SAVINGS					
TOTAL SAVINGS	302,832	324,861	7.3	356,634	9.8
Share Drafts	34,930	38,376	9.9	42,584	11.0
Regular Shares	126,310	129,762	2.7	138,987	7.1
Money Market Shares	31,251	36,933	18.2	45,779	24.0
Share Certificates/CDs	71,469	79,969	11.9	87,606	9.5
IRA/Keogh Accounts	34,188	34,332	0.4	35,714	4.0
All Other Shares and Member Deposits	4,069	4,701	15.5	5,114	8.8
Non-Member Deposits	616	788	27.9	850	7.9
Regular Reserves	11,241	11,971	6.5	12,902	7.8
Investment Valuation Reserve	11	11	0.6-	22	93.5
Uninsured Secondary Capital	6	9	48.5	4	57.1-
Accum. Unrealized G/L on A-F-S	-112	59	152.4-	-341	682.1-
Other Reserves	3,869	4,279	10.6	4,499	5.1
Undivided Earnings	21,611	23,851	10.4	26,171	9.7
Net Income	419	426	1.7	422	1.1-
TOTAL EQUITY	37,045	40,606	9.6	43,679	7.6
TOTAL LIABILITIES/EQUITY/SAVINGS	345,240	371,645	7.6	407,028	9.5

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	11,328	11,125	1.8-	10,841	2.6-
INCOME					
Interest on Loans	9,607	10,237	6.6	10,497	2.5
(Less) Interest Refund	7	7	3.1-	6	18.2-
Income from Investments	2,946	3,145	6.8	3,401	8.1
Income from Trading Securities	1	2	39.6	-4	329.0-
Fee Income	937	1,060	13.2	1,168	10.2
Other Operating Income	344	410	19.3	477	16.3
TOTAL GROSS INCOME	13,828	14,847	7.4	15,534	4.6
EXPENSES					
Employee Compensation and Benefits	2,666	2,900	8.8	3,156	8.8
Travel and Conference Expense	91	97	7.2	102	5.0
Office Occupancy Expense	355	378	6.8	412	9.0
Office Operations Expense	1,245	1,353	8.7	1,475	9.1
Educational & Promotional Expense	170	187	10.3	199	6.4
Loan Servicing Expense	248	278	12.4	311	11.6
Professional and Outside Services	397	444	11.7	484	9.1
Provision for Loan Losses	654	753	15.3	687	8.8-
Member Insurance	92	91	1.2-	87	3.4-
Operating Fees	38	41	9.5	44	7.2
Miscellaneous Operating Expenses	165	177	7.3	190	7.4
TOTAL OPERATING EXPENSES	6,119	6,699	9.5	7,148	6.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2	9	385.2	0*	106.5-
Gain (Loss) on Disp of Fixed Assets	3	5	77.4	5	0.2-
Other Non-Oper Income (Expense)	7	13	80.8	20	56.7
Income (Loss) Before Cost of Funds	7,721	8,175	5.9	8,412	2.9
COST OF FUNDS					
Interest on Borrowed Money	58	58	0.2	70	20.4
Dividends on Shares	5,427	5,870	8.2	6,001	2.2
Interest on Deposits	485	524	8.1	554	5.9
NET INCOME BEFORE RESERVE TRANSFERS	1,752	1,723	1.7-	1,786	3.7
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	534	573	7.2	591	3.1
Net Reserve Transfer	188	181	3.8-	231	27.4
Net Income After Net Reserve Transfer	1,564	1,542	1.4-	1,555	0.9
Additional (Voluntary) Reserve Transfers	206	225	9.1	260	15.9
Adjusted Net Income	1,358	1,317	3.0-	1,295	1.7-

* Amount Less than 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
June 30, 1999**

Number of Credit Unions on this Report: 10,841

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	13,194,189
Other Unsecured Loans	9,787,561
New Vehicle	4,193,619
Used Vehicle	6,693,199
1st Mortgage	965,154
Other Real Estate	1,479,856
All Other Member Loans	2,903,370
All Other Loans	90,906
Total Number of Loans	39,307,731

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	270,301
Amount of Loans Delinquent 2-6 months	1,266,214,977
Number of Loans Delinquent 6-12 months	100,162
Amount of Loans Delinquent 6-12 months	452,434,943
Number of Loans Delinquent 12 months or more	45,257
Amount of Loans Delinquent 12 months or more	225,162,239
Total Number of Delinquent Loans	415,720
Total Amount of Delinquent Loans	1,943,812,159

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	75,549
Amount of Loans Delinquent 2-6 months	178,690,485
Number of Loans Delinquent 6-12 months	24,922
Amount of Loans Delinquent 6-12 months	64,324,396
Number of Loans Delinquent 12 months or more	6,010
Amount of Loans Delinquent 12 months or more	15,629,067
Total Number of Delinquent Loans	106,481
Total Amount of Delinquent Loans	258,643,948

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	759,997,349
Total Recoveries on Charge-Offs	127,908,661
Total Credit Card Loans Charged Off YTD	210,074,788
Total Credit Card Recoveries YTD	18,827,904
Total Number of Loans Purchased	8,789
Total Amount of Loans Purchased	240,472,274
Number of Loans to CU Officials	139,854
Amount of Loans to CU Officials	2,019,660,470
Total Number of Loans Granted Y-T-D	12,215,615
Total Amount of Loans Granted Y-T-D	76,010,750,920

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	723,232
Amount of 1st Mortgage Fixed Rate	49,300,056,388
Number of 1st Mortgage Adjustable Rate	241,922
Amount of 1st Mortgage Adjustable Rate	17,747,452,010
Number of Other R.E. Closed-End Fixed Rate	689,097
Amount of Other R.E. Closed-End Fixed Rate	14,054,522,993
Number of Other R.E. Closed-End Adj. Rate	52,048
Amount of Other R.E. Closed-End Adj. Rate	1,277,230,524
Number of Other R.E. Open-End Adj. Rate	700,800
Amount of Other R.E. Open-End Adj. Rate	13,985,807,680
Number of Other R.E. Not Included Above	37,911
Amount of Other R.E. Not Included Above	856,325,377

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	144,617
Amount of 1st Mortgage Fixed Rate	13,072,401,857
Number of 1st Mortgage Adjustable Rate	30,475
Amount of 1st Mortgage Adjustable Rate	2,902,029,732
Number of Other R.E. Closed-End Fixed Rate	140,117
Amount of Other R.E. Closed-End Fixed Rate	3,388,940,426
Number of Other R.E. Closed-End Adj. Rate	9,328
Amount of Other R.E. Closed-End Adj. Rate	246,011,155
Number of Other R.E. Open-End Adj. Rate	183,554
Amount of Other R.E. Open-End Adj. Rate	2,740,493,257
Number of Other R.E. Not Included Above	8,471
Number of Other R.E. Not Included Above	209,427,533

**TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
June 30, 1999**

Number of Credit Unions on this Report: 10,841

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	204,132,166
1st Mortgage Fixed Rate, 2-6 months	73,368,596
1st Mortgage Fixed Rate, 6-12 months	27,020,970
1st Mortgage Fixed Rate, 12 months or more	21,970,929
1st Mortgage Adjustable Rate, 1-2 months	148,475,676
1st Mortgage Adjustable Rate, 2-6 months	63,161,436
1st Mortgage Adjustable Rate, 6-12 months	15,943,598
1st Mortgage Adjustable Rate 12, months or more	9,741,355
Other Real Estate Fixed Rate, 1-2 months	74,187,030
Other Real Estate Fixed Rate, 2-6 months	31,325,885
Other Real Estate Fixed Rate, 6-12 months	11,758,167
Other Real Estate Fixed Rate, 12 months or more	8,306,074
Other Real Estate Adjustable Rate, 1-2 months	70,052,015
Other Real Estate Adjustable Rate, 2-6 months	27,420,052
Other Real Estate Adjustable Rate, 6-12 months	9,384,670
Other Real Estate Adjustable Rate 12, months or more	8,139,227

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	5,950,073
1st Mortgage Loans Recovered Y-T-D	1,873,596
Other Real Estate Loans Charged Off Y-T-D	10,715,814
Other Real Estate Loans Recovered Y-T-D	1,093,113
Allowance for Real Estate Loan Losses	233,306,980
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,880,608,649
Amount of All First Mortgages Sold Y-T-D	4,441,451,175
Short-term Real Estate Loans (< 3 years)	34,129,393,228

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	15,730
Amount of Agricultural MBL	445,775,646
Number of All Other MBL	39,220
Amount of All Other MBL	3,142,865,450

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	6,179
Amount of Agricultural MBL	162,665,046
Number of All Other MBL	9,491
Amount of All Other MBL	731,062,710

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	5,139,569
Agricultural, 2-6 months	8,594,234
Agricultural, 6-12 months	2,064,091
Agricultural, 12 months or more	2,562,170
All Other MBL, 1-2 months	31,648,620
All Other MBL, 2-6 months	14,851,786
All Other MBL, 6-12 months	7,016,941
All Other MBL, 12 months or more	6,098,323

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	662,728
Agricultural MBL Recovered Y-T-D	187,150
All Other MBL Charged of Y-T-D	1,721,140
All Other MBL Recovered Y-T-D	790,846
Allowance for MBL Losses	53,167,689
Concentration of Credit for MBL	436,784,070
Construction or Development MBL	129,591,135

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
June 30, 1999

Number of Credit Unions on this Report: 10,841

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	28,690,651
Regular Share Accounts	78,517,150
Money Market Share Accounts	3,039,336
Share Certificate Accounts	6,630,072
IRA/Keogh & Retirement Accounts	3,931,473
Other Shares and Deposit	3,811,154
Non-Member Deposits	29,147
Total Number of Savings Accounts	124,648,983

OFF-BALANCE SHEET ITEMS

Unused Commitments of:		
Revolving Open-End Lines Secured by Residential Properties		12,807,189,198
Credit Card Lines		45,387,307,848
Outstanding Letters of Credit		170,788,778
Commercial Real Estate, Construction, Land Development		227,894,150
Unsecured Share Draft Lines of Credit		7,744,672,874
Other Unused Commitments		6,681,268,644
Amount of Loans Sold/Swapped with Recourse Y-T-D		278,523,679
Outstanding Principal Balance of Loans Sold/Swapped with Recourse		358,831,267
Pending Bond Claims		22,975,958

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	2,423	League Audit Service	1,562
CPA Audit Without Opinion	2,150	Outside Accountant	1,647
CPA Opinion Audit	3,059		

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

Manual System	380	CU Developed In-House	486
Vendor Supplied In-House	7,193	Other	123
Vendor On-Line Service Bur.	2,659		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	33,342,111,719
Repurchase Agreements	1,219,213,628
Reverse Repurchase Agreements Invested	988,578,083
Non-Mortgage Backed Derivatives	1,139,949,197
Mortgage Pass-through Securities	6,794,919,048
CMO/REMIC	4,652,184,503

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
June 30, 1999

Number of Credit Unions on this Report: 10,841

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	268,285,229
Number Members Filing Chapter 7 Bankruptcy Y-T-D	87,943
Number Members Filing Chapter 13 Bankruptcy Y-T-D	27,748
Amount of Loans Subject to Bankruptcies	604,460,882
Number of Current Members	74,639,376
Number of Potential Members	298,929,549
Number of Full Time Employees	158,379
Number of Part Time Employees	32,438
Number of CUs Reporting E-Mail Addresses	4,289
Number of CUs Reporting WWW Sites	2,450

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS	2,804
Amount Invested in CUSOS	215,989,934
Amount Loaned to CUSOS	103,457,431
Credit Union Portion of Net Income(Loss) Resulting From CUSO	7,520,142
Number of CUSOS Wholly Owned	485
Predominant Service of CUSO:	
Mortgage Processing	147
EDP Processing	313
Shared Branching	670
Insurance Services	134
Investment Services	277
Auto Buying, Leasing, Indirect Lending	176
Credit Cards	182
Trust Services	6
Item Processing	188
Tax Preparation	3
Travel	1
Other	443

**TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 10,841

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	373	503	245	1,087	1,835
Reverse Repurchase Agreements	9	874	0*	20	894
Subordinated CDCU Debt	5	0*	0*	0*	0*
TOTAL BORROWINGS	381	1,377	245	1,107	2,729

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	6,565	42,584	N/A	N/A	42,584
Regular Shares	10,809	138,987	N/A	N/A	138,987
Money Market Shares	2,775	45,779	N/A	N/A	45,779
Share Certificates/CDS	6,987	65,144	18,602	3,860	87,606
IRA/KEOGH, Retirements	6,047	26,570	6,684	2,460	35,714
All Other Shares/Deposits	4,260	5,020	68	26	5,114
Non-Members Deposits	769	562	229	59	850
TOTAL SAVINGS	10,833	324,646	25,583	6,404	356,634

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	3,131	11,617	13,012	7,623	788	33,041
Available for Sale	3,138	13,322	10,728	9,533	1,220	34,802
Trading	34	210	N/A	N/A	N/A	210
Non-SFAS 115 Investments	10,832	50,278	7,250	4,002	3,454	64,985
TOTAL INVESTMENTS	10,832	75,428	30,990	21,158	5,462	133,038

* Amount less than 1 million

TABLE 6
Federally Insured Credit Unions
INTEREST RATES BY TYPE OF LOAN

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	1	\$173,422	1	\$2
5.0% To 6.0%	1	\$135,588	2	\$135,326	78	\$424,124,875
6.0% To 7.0%	9	\$52,323,244	16	\$35,160,406	1,768	\$15,739,871,803
7.0% To 8.0%	13	\$7,992,305	29	\$62,739,592	4,858	\$23,968,153,892
8.0% To 9.0%	34	\$114,176,924	106	\$162,466,281	2,447	\$7,190,991,575
9.0% To 10.0%	239	\$1,236,077,437	317	\$691,670,622	572	\$791,896,761
10.0% To 11.0%	335	\$1,672,707,843	677	\$2,067,531,281	179	\$481,456,336
11.0% To 12.0%	838	\$3,785,590,107	966	\$2,645,067,356	22	\$31,524,323
12.0% To 13.0%	1,646	\$5,476,339,645	2,558	\$6,398,060,796	68	\$26,118,292
13.0% To 14.0%	1,110	\$3,684,661,721	1,704	\$3,738,231,230	16	\$9,817,681
14.0% To 15.0%	565	\$1,962,473,557	1,403	\$2,465,963,161	5	\$1,528,273
15.0% To 16.0%	176	\$382,657,022	1,575	\$2,394,503,115	3	\$320,303
16.0% Or More	98	\$95,879,863	941	\$1,183,820,874	4	\$5,348,300
Not Reporting Or Zero ..	5,777	\$310,252	546	\$802,324	820	\$2,241,516
Total	10,841	\$18,471,325,508	10,841	\$21,846,325,786	10,841	\$48,673,393,932
Average Rate	13.0%		13.3%		8.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	5	\$484,411,377	0	\$0
5.0% To 6.0%	12	\$162,499,021	10	\$238,289,661	9	\$344,087,639
6.0% To 7.0%	393	\$6,380,674,277	554	\$15,626,183,602	177	\$1,790,100,919
7.0% To 8.0%	2,013	\$19,881,488,710	2,339	\$42,367,017,018	1,435	\$9,799,508,401
8.0% To 9.0%	3,363	\$16,175,972,116	1,100	\$7,075,525,557	2,406	\$11,968,945,295
9.0% To 10.0%	2,308	\$6,280,323,573	443	\$949,820,118	1,316	\$5,279,670,346
10.0% To 11.0%	1,056	\$1,950,047,410	233	\$174,440,179	411	\$836,274,233
11.0% To 12.0%	309	\$413,618,560	68	\$48,436,343	83	\$63,737,909
12.0% To 13.0%	409	\$279,959,945	114	\$26,658,477	87	\$47,459,558
13.0% To 14.0%	97	\$84,841,758	9	\$749,922	14	\$11,064,397
14.0% To 15.0%	32	\$17,190,010	5	\$187,799	6	\$21,457,824
15.0% To 16.0%	59	\$27,051,311	4	\$94,004	6	\$93,401
16.0% Or More	19	\$43,296,444	4	\$39,954	2	\$845,548
Not Reporting Or Zero ..	771	\$702,401	5,953	\$55,654,387	4,889	\$10,641,104
Total	10,841	\$51,697,665,536	10,841	\$67,047,508,398	10,841	\$30,173,886,574
Average Rate	9.4%		8.4%		9.2%	

Interest Rate Category	Other Member Loans		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	61	\$52,985,367	3	\$17,405
5.0% To 6.0%	448	\$302,843,126	23	\$16,502,530
6.0% To 7.0%	1,241	\$1,239,895,953	109	\$108,187,700
7.0% To 8.0%	1,450	\$2,562,859,164	205	\$370,805,334
8.0% To 9.0%	1,489	\$3,633,892,315	269	\$157,404,545
9.0% To 10.0%	1,324	\$2,862,214,026	173	\$62,629,454
10.0% To 11.0%	1,177	\$2,012,568,109	144	\$43,337,281
11.0% To 12.0%	443	\$908,156,218	55	\$13,218,749
12.0% To 13.0%	866	\$1,211,746,221	91	\$48,237,890
13.0% To 14.0%	270	\$522,375,080	23	\$6,527,622
14.0% To 15.0%	180	\$368,595,807	13	\$9,795,609
15.0% To 16.0%	237	\$236,509,221	20	\$4,807,484
16.0% Or More	128	\$147,356,191	15	\$17,216,009
Not Reporting Or Zero ..	1,527	\$63,164,183	9,698	\$98,852,367
Total	10,841	\$16,125,160,981	10,841	\$957,539,979
Average Rate	9.2%		9.5%	

TABLE 7
Federally Insured Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	1,961	\$21,409,007,833	339	\$2,719,342,166	15	\$27,003,841
2.0% To 3.0%	1,701	\$10,283,382,518	3,907	\$52,749,196,288	315	\$3,542,773,572
3.0% To 4.0%	249	\$2,104,577,494	4,460	\$57,456,919,954	1,614	\$23,736,172,896
4.0% To 5.0%	26	\$116,338,336	1,505	\$16,897,804,098	789	\$17,969,189,883
5.0% To 6.0%	3	\$598,816	410	\$8,629,220,305	38	\$498,643,276
6.0% To 7.0%	1	\$484,404	67	\$416,093,966	0	\$0
7.0% Or More	0	\$0	20	\$74,439,752	0	\$0
Not Reporting Or Zero ..	6,900	\$8,669,530,863	133	\$44,318,888	8,070	\$5,351,651
Total	10,841	\$42,583,920,264	10,841	\$138,987,335,417	10,841	\$45,779,135,119
Average Rate	2.1%		3.3%		3.8%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	3	\$67,764	17	\$36,092,411	23	\$14,092,736
2.0% To 3.0%	18	\$30,394,354	268	\$1,486,522,406	102	\$42,081,895
3.0% To 4.0%	129	\$474,716,044	1,091	\$7,757,190,156	121	\$71,614,815
4.0% To 5.0%	4,398	\$60,549,080,363	2,752	\$15,579,709,829	103	\$185,673,679
5.0% To 6.0%	2,278	\$26,135,440,035	1,715	\$10,022,746,444	230	\$307,137,036
6.0% To 7.0%	92	\$292,551,849	187	\$818,168,552	127	\$211,689,940
7.0% Or More	8	\$9,027,387	9	\$11,536,870	5	\$4,289,523
Not Reporting Or Zero ..	3,915	\$114,612,013	4,802	\$2,311,809	10,130	\$13,339,217
Total	10,841	\$87,605,889,809	10,841	\$35,714,278,477	10,841	\$849,918,841
Average Rate	5.4%		4.7%		4.7%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
June 30, 1999

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
Capital to Total Assets	11.34	16.87	13.83	12.13	10.99
Net Capital (Est.) to Total Assets	10.73	15.43	13.02	11.50	10.39
Delinquent Loans to Capital	4.21	12.64	7.75	5.58	3.53
Solvency Evaluation (Est.)	112.24	118.42	115.10	113.10	111.85
Classified Assets (Est.) to Capital	5.43	8.52	5.85	5.25	5.41
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.76	3.65	1.80	1.11	0.61
Net Charge-Offs to Average Loans	0.50	0.75	0.54	0.48	0.51
Fair Value H-T-M to Book Value H-T-M	100.91	134.11	116.40	104.25	100.48
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.97	1.74	-1.06	-1.15	-0.96
Delinquent Loans to Assets	0.48	2.13	1.07	0.68	0.39
EARNINGS:					
Return on Average Assets	0.90	0.43	0.67	0.68	0.96
Gross Income to Average Assets	7.81	7.47	7.56	7.77	7.84
Cost of Funds to Average Assets	3.33	2.68	3.00	3.12	3.40
Net Margin to Average Assets	4.48	4.79	4.56	4.65	4.43
Operating Expenses to Average Assets	3.25	3.94	3.59	3.64	3.14
Provision for Loan Losses to Average Assets	0.35	0.46	0.31	0.33	0.35
Net Interest Margin to Average Assets	3.66	4.50	4.04	3.91	3.57
Operating Expenses to Gross Income	41.59	52.75	47.46	46.87	40.02
Fixed Assets and Oreos to Total Assets	1.88	0.46	1.11	2.03	1.90
Net Operating Expenses to Average Assets	2.66	3.76	3.19	3.09	2.53
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	24.32	4.27	9.31	18.22	26.65
Regular Shares to Savings and Borrowings	38.78	85.78	67.43	48.90	34.65
Total Loans to Total Savings	71.50	69.72	68.93	69.67	72.05
Total Loans to Total Assets	62.65	58.41	59.46	61.13	63.19
Cash Plus Short-Term Investments to Assets	20.69	38.42	33.26	26.40	18.60
Total Savings and Borrowings to Earning Assets	92.59	88.00	90.15	92.25	92.85
Borrowings to Total Savings and Capital	0.43	0.08	0.08	0.06	0.54
Estimated Loan Maturity in Months	22.09	13.94	16.27	20.63	23.07
PRODUCTIVITY:					
Members to Potential Members	24.97	15.73	18.39	23.74	26.83
Borrowers to Members	52.66	29.59	37.55	48.04	56.31
Members to Full-Time Employees	427	438	502	461	411
Average Savings Per Member	4,778	1,671	2,806	3,718	5,399
Average Loan Balance	6,487	3,937	5,151	5,393	6,908
Salary & Benefits to Full-Time Employees	36,147	16,151	29,497	33,377	37,956
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	67.54	75.00	70.87	68.83	67.01
Income From Investments	21.89	20.99	22.13	21.61	21.95
Income From Trading Securities	-0.02	0.00	0.00	-0.10	-0.01
Fee Income	7.52	2.41	5.22	7.14	7.78
Other Operating Income	3.07	1.59	1.78	2.53	3.28
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	44.15	41.02	45.96	43.42	44.24
Travel and Conference	1.43	1.28	1.39	1.63	1.38
Office Occupancy	5.77	4.07	4.40	5.51	5.94
Office Operations	20.64	18.75	18.61	19.76	21.02
Educational and Promotional	2.79	0.75	1.34	2.44	2.99
Loan Servicing	4.35	1.66	2.61	4.09	4.55
Professional and Outside Services	6.77	5.62	7.77	9.16	6.12
Provision for Loan Losses	9.61	10.39	8.03	8.37	10.02
Member Insurance	1.22	8.76	4.64	2.04	0.71
Operating Fees	0.62	1.53	1.08	0.73	0.55
Miscellaneous Operating Expenses	2.66	6.17	4.17	2.84	2.47

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	3,213	3,010	6.3-	2,767	8.1-
Cash	137	135	1.3-	125	7.5-
TOTAL LOANS OUTSTANDING	1,736	1,582	8.9-	1,398	11.7-
Unsecured Credit Card Loans	30	15	51.9-	11	26.0-
All Other Unsecured Loans	417	400	4.3-	363	9.3-
New Vehicle Loans	514	444	13.5-	384	13.6-
Used Vehicle Loans	506	492	2.7-	447	9.1-
First Mortgage Real Estate Loans	27	23	16.6-	20	12.0-
Other Real Estate Loans	29	27	9.4-	22	16.1-
All Other Loans to Members	199	170	14.3-	137	19.8-
Other Loans	14	13	10.2-	15	16.7
Allowance For Loan Losses	41	38	7.8-	34	9.1-
TOTAL INVESTMENTS	881	867	1.6-	882	1.8
U.S. Government Obligations	16	14	15.0-	10	26.0-
Federal Agency Securities	7	4	42.2-	3	21.4-
Mutual Fund & Common Trusts	29	29	0.8-	27	6.7-
MCSD and PIC at Corporate CU	N/A	21	N/A	23	8.6
All Other Corporate Credit Union	484	477	1.4-	497	4.2
Commercial Banks, S&Ls	299	278	7.0-	273	2.1-
Credit Unions -Loans to, Deposits in	13	11	11.7-	15	33.3
NCUSIF Capitalization Deposit	23	21	10.8-	19	7.7-
Other Investments	10	12	19.0	16	29.6
Land and Building	4	3	17.3-	3	8.8-
Other Fixed Assets	8	8	2.6-	8	0.4
Other Real Estate Owned	0*	0*	57.2-	0*	23.0-
Other Assets	13	13	3.9-	11	12.3-
TOTAL ASSETS	2,739	2,571	6.1-	2,393	6.9-
LIABILITIES					
Total Borrowings	4	4	12.1	2	62.9-
Accrued Dividends/Interest Payable	11	10	6.2-	9	12.5-
Acct Payable and Other Liabilities	9	8	13.1-	9	6.9
TOTAL LIABILITIES	24	23	6.0-	19	14.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,315	2,156	6.9-	2,005	7.0-
Share Drafts	32	32	0.0-	28	14.6-
Regular Shares	2,018	1,858	7.9-	1,721	7.3-
Money Market Shares	10	9	13.2-	11	17.5
Share Certificates/CDs	143	143	0.3	149	3.8
IRA/Keogh Accounts	47	42	11.4-	36	14.1-
All Other Shares and Member Deposits	37	41	11.2	29	28.8-
Non-Member Deposits	27	30	10.3	31	3.1
Regular Reserves	121	115	5.1-	104	9.3-
Investment Valuation Reserve	0*	0*	0.0	0*	100.0-
Uninsured Secondary Capital	0*	0*	88.6	0*	62.9-
Accum. Unrealized G/L on A-F-S	0*	0*	141.6-	0*	937.5
Other Reserves	17	15	8.7-	13	15.6-
Undivided Earnings	257	257	0.1-	248	3.3-
Net Income	6	5	6.0-	3	38.8-
TOTAL EQUITY	400	393	1.9-	369	6.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	2,739	2,571	6.1-	2,393	6.9-

* Amount Less than 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	3,890	3,800	2.3-	3,595	5.4-
Cash	597	626	4.9	629	0.5
TOTAL LOANS OUTSTANDING	12,570	12,159	3.3-	11,041	9.2-
Unsecured Credit Card Loans	449	387	13.9-	325	15.9-
All Other Unsecured Loans	2,088	2,035	2.6-	1,820	10.5-
New Vehicle Loans	3,946	3,595	8.9-	3,194	11.1-
Used Vehicle Loans	3,264	3,419	4.8	3,283	4.0-
First Mortgage Real Estate Loans	741	740	0.1-	668	9.8-
Other Real Estate Loans	775	769	0.8-	670	12.9-
All Other Loans to Members	1,229	1,143	7.0-	1,021	10.7-
Other Loans	77	71	7.5-	60	15.0-
Allowance For Loan Losses	171	165	3.2-	150	9.2-
TOTAL INVESTMENTS	6,315	6,380	1.0	6,743	5.7
U.S. Government Obligations	284	213	25.0-	156	27.0-
Federal Agency Securities	270	201	25.6-	148	26.5-
Mutual Fund & Common Trusts	125	106	15.5-	109	3.0
MCSD and PIC at Corporate CU	N/A	158	N/A	156	1.3-
All Other Corporate Credit Union	2,935	2,976	1.4	3,403	14.3
Commercial Banks, S&Ls	2,393	2,408	0.6	2,446	1.6
Credit Unions -Loans to, Deposits in	74	78	4.9	71	8.8-
NCUSIF Capitalization Deposit	161	157	2.7-	149	5.1-
Other Investments	72	83	15.1	106	26.7
Land and Building	142	143	0.8	130	9.4-
Other Fixed Assets	72	78	8.8	73	6.0-
Other Real Estate Owned	3	5	48.6	3	44.4-
Other Assets	115	109	5.7-	102	6.1-
TOTAL ASSETS	19,643	19,334	1.6-	18,570	3.9-
LIABILITIES					
Total Borrowings	13	11	15.9-	12	6.2
Accrued Dividends/Interest Payable	59	57	2.4-	51	10.3-
Acct Payable and Other Liabilities	79	79	0.9-	71	9.7-
TOTAL LIABILITIES	151	147	2.7-	134	8.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	17,012	16,656	2.1-	16,018	3.8-
Share Drafts	984	982	0.1-	941	4.2-
Regular Shares	11,766	11,327	3.7-	10,810	4.6-
Money Market Shares	381	391	2.6	366	6.4-
Share Certificates/CDs	2,383	2,531	6.2	2,621	3.5
IRA/Keogh Accounts	1,086	996	8.2-	878	11.8-
All Other Shares and Member Deposits	340	345	1.3	326	5.5-
Non-Member Deposits	72	84	16.4	75	9.9-
Regular Reserves	726	725	0.2-	684	5.6-
Investment Valuation Reserve	0*	0*	71.8	0*	4.7-
Uninsured Secondary Capital	2	3	22.0	3	10.2-
Accum. Unrealized G/L on A-F-S	-3	-1	67.4-	-2	106.4
Other Reserves	143	143	0.3	128	11.0-
Undivided Earnings	1,580	1,633	3.4	1,583	3.1-
Net Income	31	28	10.7-	23	17.6-
TOTAL EQUITY	2,479	2,531	2.1	2,419	4.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	19,643	19,334	1.6-	18,570	3.9-

* Amount Less than 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	2,895	2,900	0.2	2,963	2.2
Cash	1,625	1,694	4.3	1,803	6.4
TOTAL LOANS OUTSTANDING	42,765	42,434	0.8-	41,714	1.7-
Unsecured Credit Card Loans	2,810	2,708	3.6-	2,558	5.6-
All Other Unsecured Loans	4,984	4,698	5.7-	4,385	6.7-
New Vehicle Loans	10,509	9,644	8.2-	9,081	5.8-
Used Vehicle Loans	9,458	10,181	7.6	10,517	3.3
First Mortgage Real Estate Loans	6,402	6,556	2.4	6,697	2.2
Other Real Estate Loans	4,782	4,916	2.8	4,785	2.7-
All Other Loans to Members	3,635	3,539	2.6-	3,498	1.2-
Other Loans	186	192	3.3	194	1.1
Allowance For Loan Losses	436	426	2.1-	430	1.0
TOTAL INVESTMENTS	20,349	20,872	2.6	23,238	11.3
U.S. Government Obligations	1,483	1,017	31.4-	665	34.6-
Federal Agency Securities	3,692	2,957	19.9-	2,980	0.8
Mutual Fund & Common Trusts	247	230	7.0-	256	11.5
MCSD and PIC at Corporate CU	N/A	483	N/A	499	3.4
All Other Corporate Credit Union	7,622	8,342	9.4	9,815	17.7
Commercial Banks, S&Ls	6,156	6,585	7.0	7,725	17.3
Credit Unions -Loans to, Deposits in	244	283	16.2	265	6.5-
NCUSIF Capitalization Deposit	542	537	0.8-	552	2.7
Other Investments	364	437	20.2	480	9.8
Land and Building	1,009	1,029	2.0	1,026	0.2-
Other Fixed Assets	307	314	2.2	337	7.4
Other Real Estate Owned	14	15	6.0	22	42.8
Other Assets	521	531	1.9	528	0.4-
TOTAL ASSETS	66,154	66,463	0.5	68,239	2.7
LIABILITIES					
Total Borrowings	44	21	51.6-	40	84.8
Accrued Dividends/Interest Payable	154	145	5.8-	137	5.6-
Acct Payable and Other Liabilities	341	354	3.9	337	4.7-
TOTAL LIABILITIES	539	520	3.5-	513	1.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	58,073	58,170	0.2	59,878	2.9
Share Drafts	5,876	6,029	2.6	6,242	3.5
Regular Shares	29,403	28,700	2.4-	29,301	2.1
Money Market Shares	3,942	4,101	4.0	4,522	10.3
Share Certificates/CDs	11,868	12,647	6.6	13,319	5.3
IRA/Keogh Accounts	5,787	5,423	6.3-	5,261	3.0-
All Other Shares and Member Deposits	1,068	1,109	3.9	1,065	4.0-
Non-Member Deposits	129	161	24.2	168	4.6
Regular Reserves	2,323	2,333	0.4	2,342	0.4
Investment Valuation Reserve	2	2	31.0	4	59.6
Uninsured Secondary Capital	3	2	28.1-	0*	59.3-
Accum. Unrealized G/L on A-F-S	-16	-1	91.7-	-25	1,750.0
Other Reserves	636	585	8.0-	572	2.2-
Undivided Earnings	4,499	4,770	6.0	4,895	2.2
Net Income	95	81	14.4-	60	26.3-
TOTAL EQUITY	7,542	7,773	3.1	7,848	1.0
TOTAL LIABILITIES/EQUITY/SAVINGS	66,154	66,463	0.5	68,239	2.7

* Amount Less than 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,330	1,415	6.4	1,516	7.1
Cash	5,039	5,493	9.0	6,230	13.4
TOTAL LOANS OUTSTANDING	165,115	181,595	10.0	200,840	10.6
Unsecured Credit Card Loans	14,147	15,045	6.3	15,578	3.5
All Other Unsecured Loans	15,906	15,534	2.3-	15,278	1.6-
New Vehicle Loans	34,055	34,154	0.3	36,015	5.4
Used Vehicle Loans	27,478	32,477	18.2	37,451	15.3
First Mortgage Real Estate Loans	41,420	49,581	19.7	59,663	20.3
Other Real Estate Loans	21,266	23,425	10.2	24,696	5.4
All Other Loans to Members	10,266	10,751	4.7	11,470	6.7
Other Loans	576	629	9.2	688	9.4
Allowance For Loan Losses	1,528	1,727	13.0	1,872	8.4
TOTAL INVESTMENTS	79,821	88,662	11.1	102,176	15.2
U.S. Government Obligations	12,322	9,279	24.7-	7,027	24.3-
Federal Agency Securities	36,229	39,266	8.4	48,608	23.8
Mutual Fund & Common Trusts	2,115	2,753	30.2	3,455	25.5
MCSD and PIC at Corporate CU	N/A	1,076	N/A	1,258	16.9
All Other Corporate Credit Union	16,220	19,881	22.6	22,259	12.0
Commercial Banks, S&Ls	8,076	9,870	22.2	11,935	20.9
Credit Unions -Loans to, Deposits in	205	305	49.2	392	28.5
NCUSIF Capitalization Deposit	2,044	2,213	8.3	2,489	12.4
Other Investments	2,610	4,019	54.0	4,752	18.2
Land and Building	3,580	3,958	10.6	4,463	12.8
Other Fixed Assets	1,224	1,347	10.0	1,518	12.7
Other Real Estate Owned	60	60	1.5	61	1.3
Other Assets	3,393	3,887	14.6	4,411	13.5
TOTAL ASSETS	256,703	283,277	10.4	317,825	12.2
LIABILITIES					
Total Borrowings	2,252	2,172	3.5-	2,677	23.2
Accrued Dividends/Interest Payable	539	533	1.3-	528	0.8-
Acct Payable and Other Liabilities	1,858	2,784	49.8	2,843	2.1
TOTAL LIABILITIES	4,649	5,488	18.0	6,048	10.2
EQUITY/SAVINGS					
TOTAL SAVINGS	225,431	247,880	10.0	278,734	12.4
Share Drafts	28,038	31,333	11.8	35,373	12.9
Regular Shares	83,122	87,877	5.7	97,155	10.6
Money Market Shares	26,917	32,432	20.5	40,880	26.1
Share Certificates/CDs	57,074	64,648	13.3	71,518	10.6
IRA/Keogh Accounts	27,268	27,871	2.2	29,539	6.0
All Other Shares and Member Deposits	2,624	3,206	22.2	3,694	15.2
Non-Member Deposits	387	513	32.6	575	12.2
Regular Reserves	8,070	8,798	9.0	9,772	11.1
Investment Valuation Reserve	9	9	7.3-	18	104.0
Uninsured Secondary Capital	0	3	0.0	0*	100.0-
Accum. Unrealized G/L on A-F-S	-92	61	165.8-	-315	617.1-
Other Reserves	3,074	3,535	15.0	3,787	7.1
Undivided Earnings	15,275	17,191	12.5	19,445	13.1
Net Income	288	312	8.5	336	7.6
TOTAL EQUITY	26,623	29,909	12.3	33,042	10.5
TOTAL LIABILITIES/EQUITY/SAVINGS	256,703	283,277	10.4	317,825	12.2

* Amount Less than 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	3,213	3,010	6.3-	2,767	8.1-
INCOME					
Interest on Loans	86	79	8.5-	69	12.9-
(Less) Interest Refund	0*	0*	17.6-	0*	10.2-
Income from Investments	22	21	0.5-	19	10.3-
Income from Trading Securities	0*	0*	473.5	0*	36.1-
Fee Income	2	2	2.4-	2	7.3-
Other Operating Income	2	2	0.1	1	10.8-
TOTAL GROSS INCOME	112	104	6.7-	92	12.2-
EXPENSES					
Employee Compensation and Benefits	25	24	5.2-	22	7.3-
Travel and Conference Expense	0*	0*	5.5-	0*	12.0-
Office Occupancy Expense	3	2	6.9-	2	9.4-
Office Operations Expense	11	11	0.4-	10	4.9-
Educational & Promotional Expense	0*	0*	14.9-	0*	11.3-
Loan Servicing Expense	1	0*	3.8-	0*	8.9-
Professional and Outside Services	4	3	5.9-	3	9.7-
Provision for Loan Losses	7	6	7.7-	6	9.5-
Member Insurance	6	5	10.2-	5	11.3-
Operating Fees	0*	0*	5.1-	0*	9.0-
Miscellaneous Operating Expenses	4	4	7.2-	3	6.5-
TOTAL OPERATING EXPENSES	62	59	5.4-	54	7.8-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	4.3-	0*	116.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	98.9-	0*	4,318.1
Other Non-Oper Income (Expense)	0*	0*	27.0-	0*	9.0
Income (Loss) Before Cost of Funds	51	46	8.5-	38	17.7-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	39.6-	0*	4.3-
Dividends on Shares	38	36	5.6-	32	10.7-
Interest on Deposits	0*	0*	5.4	0*	5.3-
NET INCOME BEFORE RESERVE TRANSFERS	12	10	17.9-	5	45.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	1	9.9-	1	16.5-
Net Reserve Transfer	0*	0*	13.6-	0*	11.5-
Net Income After Net Reserve Transfer	11	9	18.2-	5	47.5-
Additional (Voluntary) Reserve Transfers	0*	0*	23.7-	0*	20.6-
Adjusted Net Income	10	8	17.7-	4	49.5-

* Amount Less than 1 Million

TABLE 14
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	3,890	3,800	2.3-	3,595	5.4-
INCOME					
Interest on Loans	583	568	2.6-	502	11.5-
(Less) Interest Refund	0*	0*	7.2	0*	19.3-
Income from Investments	164	164	0.0-	157	4.5-
Income from Trading Securities	0*	0*	1,950.4	0*	40.9-
Fee Income	38	39	0.8	37	4.5-
Other Operating Income	13	13	1.7	13	6.2-
TOTAL GROSS INCOME	798	783	1.9-	708	9.6-
EXPENSES					
Employee Compensation and Benefits	177	178	0.6	168	5.6-
Travel and Conference Expense	6	6	0.9-	5	13.0-
Office Occupancy Expense	17	17	0.2	16	7.6-
Office Operations Expense	70	71	1.6	68	4.8-
Educational & Promotional Expense	6	6	2.7	5	14.8-
Loan Servicing Expense	11	11	3.3-	10	10.3-
Professional and Outside Services	30	30	0.3-	28	5.6-
Provision for Loan Losses	33	34	4.9	29	14.3-
Member Insurance	20	19	6.4-	17	10.3-
Operating Fees	4	4	3.8	4	3.3-
Miscellaneous Operating Expenses	16	16	0.3-	15	6.2-
TOTAL OPERATING EXPENSES	390	392	0.6	365	6.9-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	296.4	0*	180.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.1-	0*	358.9
Other Non-Oper Income (Expense)	0*	1	123.3	0*	65.7-
Income (Loss) Before Cost of Funds	408	392	4.0-	343	12.4-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	15.4-	0*	52.9-
Dividends on Shares	299	295	1.3-	270	8.5-
Interest on Deposits	11	12	7.4	11	8.5-
NET INCOME BEFORE RESERVE TRANSFERS	98	85	13.4-	62	26.4-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	18	16	10.9-	12	23.4-
Net Reserve Transfer	9	7	17.4-	5	23.5-
Net Income After Net Reserve Transfer	89	78	13.0-	57	26.7-
Additional (Voluntary) Reserve Transfers	8	8	6.7-	6	26.6-
Adjusted Net Income	81	70	13.6-	51	26.7-

* Amount Less than 1 Million

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	2,895	2,900	0.2	2,963	2.2
INCOME					
Interest on Loans	1,909	1,902	0.3-	1,807	5.0-
(Less) Interest Refund	2	2	4.8	2	18.5-
Income from Investments	548	550	0.5	567	3.0
Income from Trading Securities	0*	0*	142.7	-3	3,606.8-
Fee Income	176	183	4.2	187	2.2
Other Operating Income	58	62	8.4	66	6.2
TOTAL GROSS INCOME	2,688	2,696	0.3	2,623	2.7-
EXPENSES					
Employee Compensation and Benefits	564	577	2.4	583	0.9
Travel and Conference Expense	23	23	1.1	22	4.0-
Office Occupancy Expense	73	73	0.0	74	1.3
Office Operations Expense	256	261	2.1	265	1.5
Educational & Promotional Expense	34	34	0.5	33	3.1-
Loan Servicing Expense	51	53	5.4	55	3.1
Professional and Outside Services	114	119	4.8	123	3.1
Provision for Loan Losses	104	111	7.0	112	1.4
Member Insurance	30	28	4.1-	27	3.4-
Operating Fees	9	10	2.7	10	1.8
Miscellaneous Operating Expenses	39	37	5.3-	38	3.1
TOTAL OPERATING EXPENSES	1,295	1,326	2.5	1,342	1.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	215.8-	0*	96.7-
Gain (Loss) on Disp of Fixed Assets	0*	2	67.5	0*	65.0-
Other Non-Oper Income (Expense)	2	1	49.6-	2	106.6
Income (Loss) Before Cost of Funds	1,396	1,373	1.6-	1,285	6.5-
COST OF FUNDS					
Interest on Borrowed Money	3	1	58.4-	0*	39.5-
Dividends on Shares	994	998	0.4	975	2.3-
Interest on Deposits	81	85	4.8	79	7.0-
NET INCOME BEFORE RESERVE TRANSFERS	318	289	9.0-	230	20.6-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	78	74	5.6-	59	20.4-
Net Reserve Transfer	34	28	17.3-	27	2.7-
Net Income After Net Reserve Transfer	284	261	8.1-	202	22.6-
Additional (Voluntary) Reserve Transfers	34	32	5.6-	25	23.0-
Adjusted Net Income	250	229	8.4-	178	22.5-

* Amount Less than 1 Million

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,330	1,415	6.4	1,516	7.1
INCOME					
Interest on Loans	7,029	7,689	9.4	8,119	5.6
(Less) Interest Refund	5	4	7.2-	4	18.0-
Income from Investments	2,213	2,409	8.9	2,658	10.3
Income from Trading Securities	1	1	35.4	0*	165.1-
Fee Income	720	836	16.1	942	12.7
Other Operating Income	271	333	22.6	397	19.2
TOTAL GROSS INCOME	10,230	11,264	10.1	12,112	7.5
EXPENSES					
Employee Compensation and Benefits	1,900	2,121	11.6	2,383	12.4
Travel and Conference Expense	62	68	10.3	75	9.8
Office Occupancy Expense	262	286	9.2	320	12.1
Office Operations Expense	908	1,009	11.2	1,132	12.1
Educational & Promotional Expense	130	147	13.3	161	9.4
Loan Servicing Expense	185	214	15.3	245	14.9
Professional and Outside Services	250	291	16.6	329	13.2
Provision for Loan Losses	511	602	17.9	540	10.3-
Member Insurance	36	38	5.6	38	1.1
Operating Fees	23	27	13.7	30	11.3
Miscellaneous Operating Expenses	106	120	13.6	133	11.0
TOTAL OPERATING EXPENSES	4,372	4,922	12.6	5,387	9.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2	8	231.4	0*	106.2-
Gain (Loss) on Disp of Fixed Assets	2	4	85.1	4	18.5
Other Non-Oper Income (Expense)	4	10	169.5	17	66.9
Income (Loss) Before Cost of Funds	5,866	6,363	8.5	6,746	6.0
COST OF FUNDS					
Interest on Borrowed Money	54	56	3.5	69	22.5
Dividends on Shares	4,096	4,542	10.9	4,724	4.0
Interest on Deposits	392	426	8.8	464	8.9
NET INCOME BEFORE RESERVE TRANSFERS	1,324	1,339	1.1	1,489	11.2
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	437	482	10.3	519	7.6
Net Reserve Transfer	145	145	0.2	198	35.9
Net Income After Net Reserve Transfer	1,179	1,194	1.2	1,291	8.2
Additional (Voluntary) Reserve Transfers	162	184	13.2	229	24.6
Adjusted Net Income	1,017	1,010	0.7-	1,062	5.2

* Amount Less than 1 Million

TABLE 17
FEDERALLY INSURED CREDIT UNIONS
NEGATIVE INCOME, AND CAMEL RATING DATA

Negative Net Income Data as of June 30

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1995	11,837	738	6.23	-23,753
1996	11,518	738	6.41	-18,870
1997	11,328	897	7.92	-33,939
1998	11,125	997	8.96	-39,843
1999	10,841	1,267	11.69	-47,557

Losses By Assets Size as of June 30

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	548	435,348,869	-4,669,851	60,698,519
2 Million To 10 Million	430	2,082,062,948	-9,005,018	225,868,369
10 Million To 50 Million	250	5,391,564,066	-24,471,524	518,168,809
50 Million And Over	39	3,996,693,490	-9,410,586	332,625,464
Total	1,267	11,905,669,373	-47,556,979	1,137,361,161

Number of Credit Unions By Camel Rating as of June 30

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1995	1,507	6,947	3,100	268	14	11,836
1996	1,804	6,811	2,638	251	11	11,515
1997	2,188	6,511	2,326	277	19	11,321
1998	2,320	6,250	2,241	294	18	11,123
1999	2,236	6,057	2,228	288	28	10,837

Camel Rating 4 and 5 as of June 30

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1995	282	2.38	2,148,160,268	0.81
1996	262	2.27	2,096,538,569	0.73
1997	296	2.61	2,354,596,144	0.78
1998	312	2.80	2,913,524,536	0.90
1999	316	2.91	2,955,455,261	0.83

*The total number of credit unions by **CAMEL** rating as of June 30, may not reconcile to the total number of credit unions reporting for June 30. Some newly chartered credit unions may not yet have been examined and assigned a **CAMEL** rating.

Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.

Table 18
100 Largest Federally Insured Credit Unions
June 30, 1999

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	11,241,755,360
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	6,134,993,885
3	BOEING EMPLOYEES	3	SEATTLE	WA	1935	3,190,300,459
4	PENTAGON	4	ALEXANDRIA	VA	1935	3,147,337,089
5	UNITED AIRLINES EMPLOYEES'	5	CHICAGO	IL	1935	2,854,654,130
6	AMERICAN AIRLINES EMPLOYEES	7	DFW AIRPORT	TX	1982	2,467,810,572
7	THE GOLDEN 1	6	SACRAMENTO	CA	1933	2,446,337,131
8	ORANGE COUNTY TEACHERS	8	SANTA ANA	CA	1934	2,372,437,442
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	2,130,563,539
10	CITIZENS EQUITY	12	PEORIA	IL	1937	1,864,049,905
11	HUGHES AIRCRAFT EMPLOYEES	10	MANHATTAN BEACH	CA	1940	1,856,216,709
12	STAR ONE	13	SUNNYVALE	CA	1956	1,702,875,222
13	ALASKA USA	11	ANCHORAGE	AK	1948	1,639,455,868
14	PATELCO	15	SAN FRANCISCO	CA	1936	1,637,245,498
15	SECURITY SERVICE	14	SAN ANTONIO	TX	1956	1,621,148,027
16	JAX NAVY	16	JACKSONVILLE	FL	1952	1,581,514,787
17	WESCOM	19	PASADENA	CA	1934	1,555,583,546
18	ESL	18	ROCHESTER	NY	1995	1,493,054,206
19	AMERICA FIRST	17	OGDEN	UT	1939	1,492,040,108
20	DELTA EMPLOYEES	20	ATLANTA	GA	1940	1,466,943,954
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	1,390,954,778
22	RANDOLPH-BROOKS	26	UNIVERSAL CITY	TX	1952	1,165,640,081
23	SAN ANTONIO	22	SAN ANTONIO	TX	1935	1,158,648,483
24	DEARBORN	23	DEARBORN	MI	1950	1,158,054,626
25	EASTERN FINANCIAL	24	MIAMI	FL	1937	1,149,136,018
26	ENT	25	COLORADO SPRING	CO	1957	1,144,896,470
27	LOCKHEED	27	BURBANK	CA	1937	1,137,435,259
28	DESERT SCHOOLS	28	PHOENIX	AZ	1939	1,103,467,749
29	HUDSON VALLEY	29	POUGHKEEPSIE	NY	1963	1,066,357,865
30	SAN DIEGO COUNTY	34	SAN DIEGO	CA	1938	1,061,958,282
31	BANK FUND STAFF	31	WASHINGTON	DC	1947	1,033,829,138
32	ATLANTA POSTAL	30	ATLANTA	GA	1991	1,005,432,189
33	REDSTONE	32	HUNTSVILLE	AL	1951	988,312,509
34	VISIONS	33	ENDICOTT	NY	1966	987,809,503
35	TINKER	35	TINKER AFB	OK	1946	963,524,482
36	PORTLAND TEACHERS	36	PORTLAND	OR	1932	956,896,785
37	UNITED NATIONS	39	NEW YORK	NY	1947	940,367,100
38	BETHPAGE	38	BETHPAGE	NY	1941	927,538,298
39	MISSION	41	SAN DIEGO	CA	1961	916,486,010
40	TEXANS	40	RICHARDSON	TX	1953	910,335,098
41	STATE EMPLOYEES CU OF MARYLAND, INI	37	BALTIMORE	MD	1951	909,580,675
42	H. P.	47	PALO ALTO	CA	1970	902,907,489
43	POLICE & FIRE	44	PHILADELPHIA	PA	1938	899,351,873
44	COMMUNITY AMERICA	59	KANSAS CITY	MO	1940	872,651,653
45	BELLCO FIRST	43	ENGLEWOOD	CO	1936	868,793,474
46	DIGITAL	53	MAYNARD	MA	1979	842,614,435
47	NORTH ISLAND	46	SAN DIEGO	CA	1940	834,546,230
48	TOWER	45	LAUREL	MD	1953	832,981,293
49	TEACHERS	48	FARMINGVILLE	NY	1952	817,586,612
50	TEACHERS	42	SOUTH BEND	IN	1931	816,431,802
51	TRAVIS	49	VACAVILLE	CA	1951	797,333,012
52	EASTMAN	52	KINGSPORT	TN	1934	787,077,105

Table 18
100 Largest Federally Insured Credit Unions
June 30, 1999

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	COASTAL	50	RALEIGH	NC	1967	786,663,805
54	THE CALIFORNIA	57	LOS ANGELES	CA	1933	764,502,715
55	PROVIDENT CENTRAL	51	REDWOOD CITY	CA	1950	760,373,385
56	MUNICIPAL	55	NEW YORK	NY	1917	748,637,664
57	GTE	54	TAMPA	FL	1935	736,981,972
58	AFFINITY	62	BEDMINSTER	NJ	1935	730,759,928
59	NWA	65	BLOOMINGTON	MN	1938	719,939,765
60	DALLAS TEACHERS	58	DALLAS	TX	1931	719,164,110
61	GEORGIA TELCO	56	ATLANTA	GA	1991	712,316,332
62	MOUNTAIN AMERICA	60	SALT LAKE CITY	UT	1936	702,087,668
63	AT&T FAMILY	61	WINSTON-SALEM	NC	1952	686,810,354
64	COMMUNITY	70	PLANO	TX	1952	672,890,678
65	WASHINGTON STATE EMPLOYEES	68	OLYMPIA	WA	1957	666,281,055
66	SPACE COAST	67	MELBOURNE	FL	1951	665,147,065
67	KERN SCHOOLS	63	BAKERSFIELD	CA	1940	663,025,484
68	FOUNDERS	66	LANCASTER	SC	1961	653,498,776
69	NORTHWEST	64	HERNDON	VA	1947	650,103,178
70	IBM MID AMERICA EMPLOYEES	71	ROCHESTER	MN	1976	648,248,387
71	SCHOOLS FINANCIAL	72	SACRAMENTO	CA	1934	638,531,643
72	SAFE	73	NORTH HIGHLANDS	CA	1940	632,755,138
73	FIRST TECHNOLOGY	102	BEAVERTON	OR	1952	630,015,362
74	AEDC	78	TULLAHOMA	TN	1951	618,454,725
75	APCO EMPLOYEES	75	BIRMINGHAM	AL	1953	618,235,458
76	LANGLEY	69	HAMPTON	VA	1936	616,959,322
77	REYNOLDS CAROLINA	84	WINSTON-SALEM	NC	1967	613,015,107
78	EDUCATIONAL EMPLOYEES	74	FRESNO	CA	1934	609,370,371
79	DOW CHEMICAL EMPLOYEES'	79	MIDLAND	MI	1937	607,761,824
80	CONNECTICUT STATE EMPLOYEES	93	HARTFORD	CT	1946	607,197,964
81	MACDILL	90	TAMPA	FL	1955	607,187,602
82	STATE EMPLOYEES	88	ALBANY	NY	1934	606,013,525
83	FIRST COMMUNITY	89	ELLISVILLE	MO	1934	605,185,562
84	GOVERNMENT EMPLOYEES CU OF EL PAS	77	EL PASO	TX	1932	601,704,245
85	EGLIN	76	FT. WALTON BCH.	FL	1954	599,770,386
86	ARIZONA	86	PHOENIX	AZ	1936	595,939,797
87	POLISH & SLAVIC	83	BROOKLYN	NY	1976	593,846,200
88	VIRGINIA CREDIT UNION, INC.,	96	RICHMOND	VA	1928	592,511,067
89	OMNIAMERICAN	97	FORT WORTH	TX	1956	581,388,802
90	FAIRWINDS	100	ORLANDO	FL	1949	581,031,047
91	TECHNOLOGY	101	SAN JOSE	CA	1960	578,893,214
92	AMERICAN EAGLE	91	EAST HARTFORD	CT	1935	575,659,496
93	PACIFIC IBM EMPLOYEES	105	SAN JOSE	CA	1961	573,592,717
94	SOUTH CAROLINA	94	NORTH CHARLESTO	SC	1936	573,174,286
95	TEXAS DOW EMPLOYEES	87	LAKE JACKSON	TX	1954	571,820,255
96	NEWPORT NEWS SHIPBUILDING EMPLOYE	80	NEWPORT NEWS	VA	1928	570,777,116
97	BROCKTON	81	BROCKTON	MA	1917	568,626,140
98	ANDREWS	82	SUITLAND	MD	1948	560,099,260
99	CHARTWAY	95	VIRGINIA BEACH	VA	1959	556,660,316
100	PACIFIC SERVICE	92	WALNUT CREEK	CA	1936	555,291,433

Table 19
Number of Credit Unions
Federally Insured Credit Unions
June 30, 1999

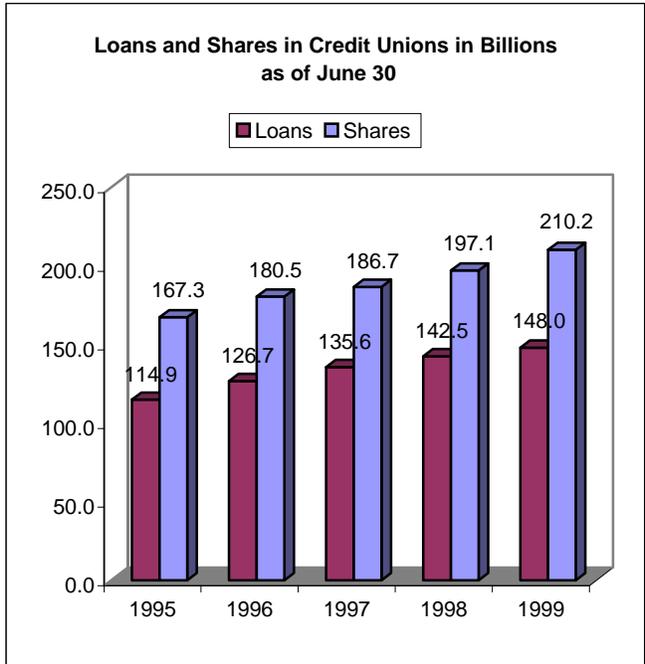
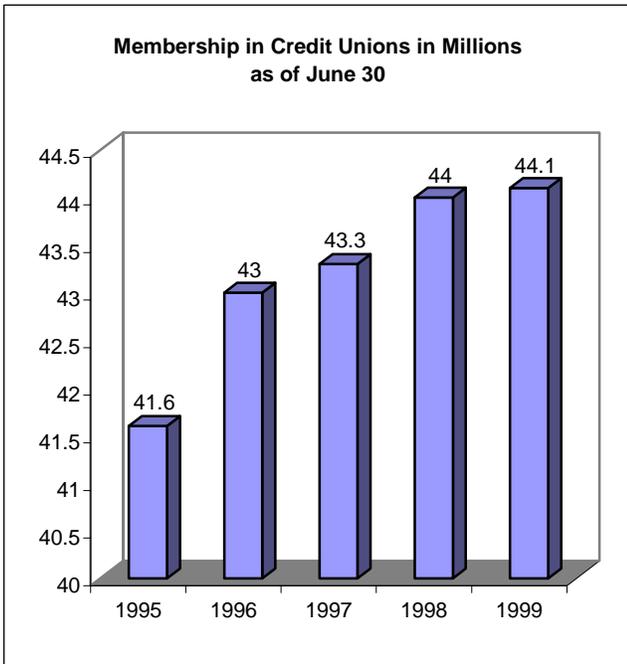
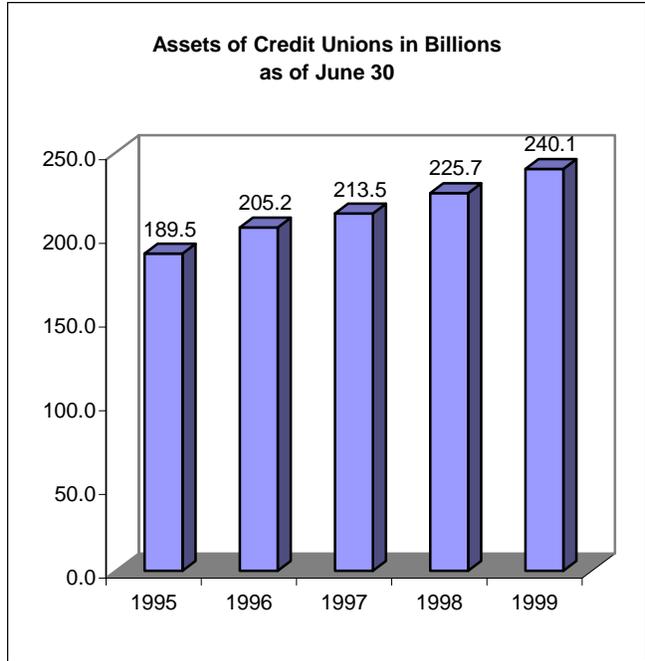
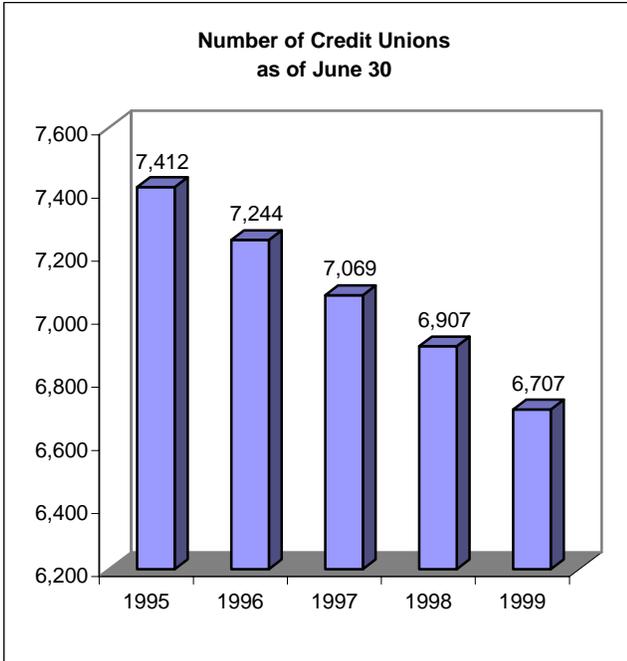
	Federal Charters	State Charters	Total Number	% of Total
Alabama	109	85	194	1.79
Alaska	11	2	13	0.12
Arizona	43	27	70	0.65
Arkansas	83	2	85	0.78
California	496	188	684	6.31
Colorado	106	77	183	1.69
Connecticut	152	62	214	1.97
Delaware	43	0	43	0.40
District of Columbia	77	0	77	0.71
Florida	146	111	257	2.37
Georgia	152	82	234	2.16
Guam	2	0	2	0.02
Hawaii	103	4	107	0.99
Idaho	30	26	56	0.52
Illinois	156	421	577	5.32
Indiana	211	39	250	2.31
Iowa	4	199	203	1.87
Kansas	30	113	143	1.32
Kentucky	88	49	137	1.26
Louisiana	230	64	294	2.71
Maine	75	13	88	0.81
Maryland	129	6	135	1.25
Massachusetts	183	119	302	2.79
Michigan	178	308	486	4.48
Minnesota	62	135	197	1.82
Mississippi	98	35	133	1.23
Missouri	18	180	198	1.83
Montana	66	13	79	0.73
Nebraska	58	34	92	0.85
Nevada	21	4	25	0.23
New Hampshire	9	25	34	0.31
New Jersey	273	28	301	2.78
New Mexico	31	25	56	0.52
New York	633	41	674	6.22
North Carolina	65	113	178	1.64
North Dakota	23	45	68	0.63
Ohio	349	180	529	4.88
Oklahoma	69	28	97	0.89
Oregon	94	26	120	1.11
Pennsylvania	736	89	825	7.61
Puerto Rico	18	0	18	0.17
Rhode Island	24	17	41	0.38
South Carolina	79	23	102	0.94
South Dakota	63	0	63	0.58
Tennessee	103	153	256	2.36
Texas	491	266	757	6.98
Utah	43	97	140	1.29
Vermont	6	39	45	0.42
Virgin Islands	5	0	5	0.05
Virginia	187	75	262	2.42
Washington	78	100	178	1.64
West Virginia	125	12	137	1.26
Wisconsin	5	354	359	3.31
Wyoming	38	0	38	0.35
Total	6,707	4,134	10,841	100.00

Table 20
Credit Union Assets by State
Federally Insured Credit Unions
June 30, 1999

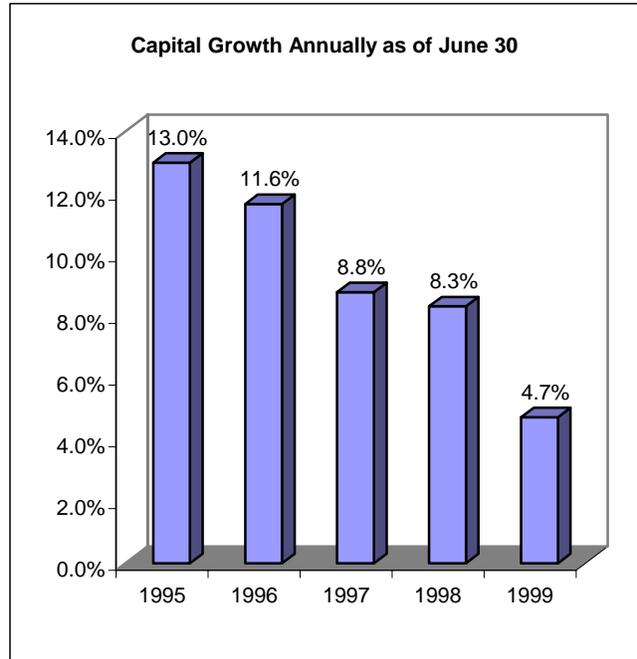
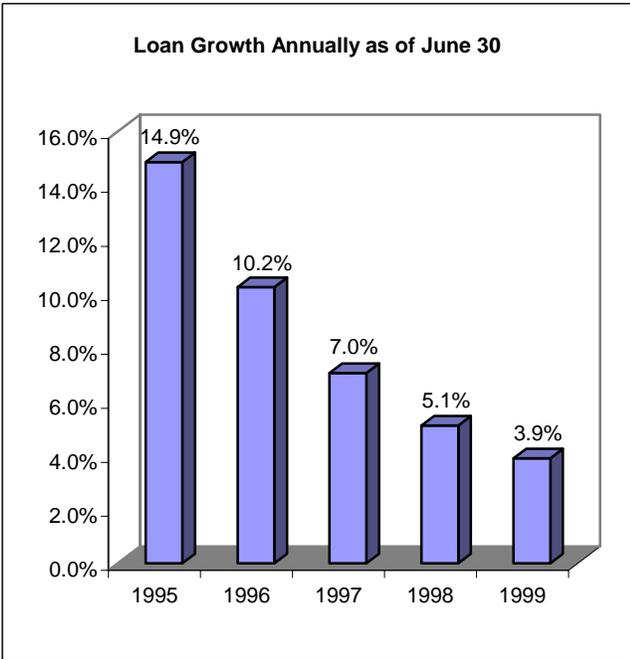
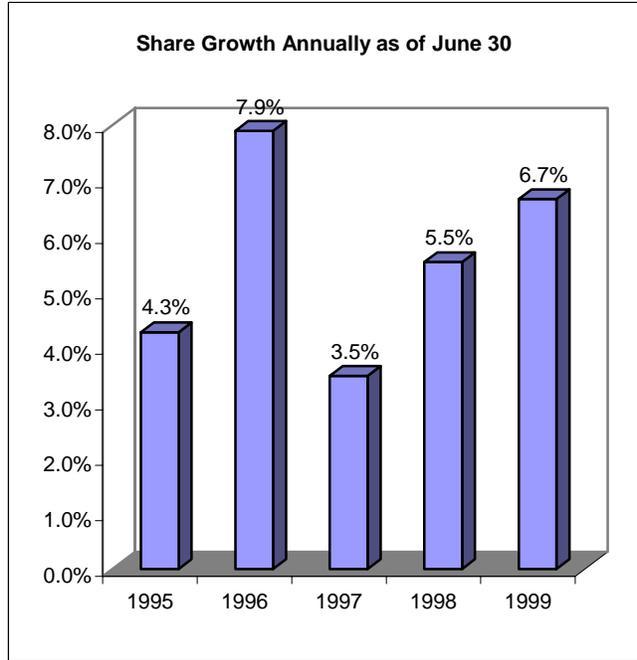
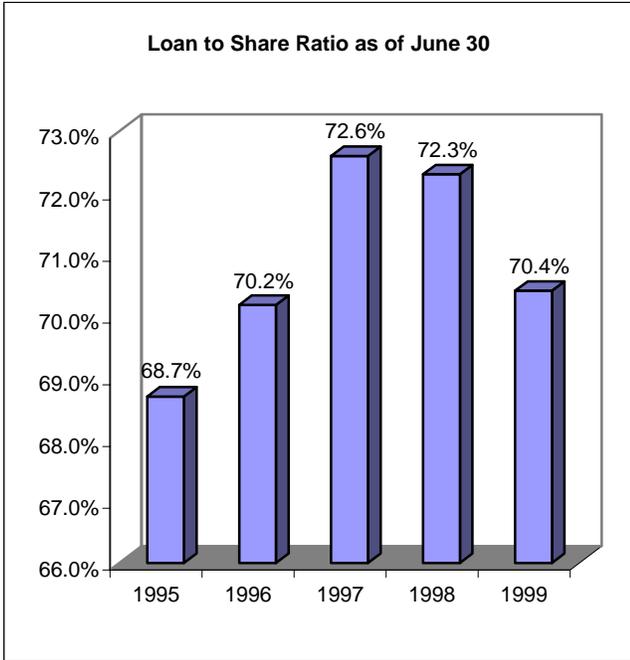
	Federal Charters	State Charters	Total Assets	% of Total
Alabama	3,654,935,686	2,954,101,120	6,609,036,806	1.62
Alaska	2,124,933,523	276,178,645	2,401,112,168	0.59
Arizona	4,087,996,332	1,893,692,913	5,981,689,245	1.47
Arkansas	1,109,961,097	4,078,193	1,114,039,290	0.27
California	34,922,868,249	22,480,800,208	57,403,668,457	14.10
Colorado	4,483,728,318	3,225,978,076	7,709,706,394	1.89
Connecticut	3,621,356,281	1,059,849,642	4,681,205,923	1.15
Delaware	950,860,454	0	950,860,454	0.23
District of Columbia	3,092,343,643	0	3,092,343,643	0.76
Florida	14,680,741,595	5,675,909,044	20,356,650,639	5.00
Georgia	3,997,174,106	4,668,990,521	8,666,164,627	2.13
Guam	143,681,834	0	143,681,834	0.04
Hawaii	3,679,189,515	211,904,187	3,891,093,702	0.96
Idaho	823,417,047	588,804,513	1,412,221,560	0.35
Illinois	3,898,702,282	9,541,845,497	13,440,547,779	3.30
Indiana	6,218,264,035	2,853,928,586	9,072,192,621	2.23
Iowa	92,525,262	3,357,733,280	3,450,258,542	0.85
Kansas	341,324,571	1,898,552,661	2,239,877,232	0.55
Kentucky	2,147,318,791	902,534,835	3,049,853,626	0.75
Louisiana	3,476,583,525	757,193,498	4,233,777,023	1.04
Maine	2,064,613,154	567,973,280	2,632,586,434	0.65
Maryland	6,345,499,041	1,906,641,255	8,252,140,296	2.03
Massachusetts	5,923,459,975	7,290,389,564	13,213,849,539	3.25
Michigan	8,350,009,911	12,698,629,830	21,048,639,741	5.17
Minnesota	4,733,755,102	2,892,161,960	7,625,917,062	1.87
Mississippi	1,351,143,813	360,369,753	1,711,513,566	0.42
Missouri	471,474,863	5,151,630,894	5,623,105,757	1.38
Montana	1,004,394,917	497,909,776	1,502,304,693	0.37
Nebraska	1,314,430,659	459,060,849	1,773,491,508	0.44
Nevada	1,323,751,741	455,274,054	1,779,025,795	0.44
New Hampshire	125,172,820	1,900,710,572	2,025,883,392	0.50
New Jersey	5,952,383,448	303,846,710	6,256,230,158	1.54
New Mexico	2,041,957,937	687,580,388	2,729,538,325	0.67
New York	19,311,174,189	2,174,687,366	21,485,861,555	5.28
North Carolina	4,023,946,052	7,869,748,160	11,893,694,212	2.92
North Dakota	152,752,722	845,919,653	998,672,375	0.25
Ohio	5,591,402,853	4,793,208,019	10,384,610,872	2.55
Oklahoma	2,678,912,466	1,809,978,134	4,488,890,600	1.10
Oregon	2,617,240,876	4,335,962,517	6,953,203,393	1.71
Pennsylvania	11,341,465,709	3,881,179,128	15,222,644,837	3.74
Puerto Rico	366,069,107	0	366,069,107	0.09
Rhode Island	155,722,112	1,942,463,725	2,098,185,837	0.52
South Carolina	3,658,091,869	499,593,192	4,157,685,061	1.02
South Dakota	883,512,597	0	883,512,597	0.22
Tennessee	3,430,367,329	3,920,868,312	7,351,235,641	1.81
Texas	20,146,373,728	9,913,581,663	30,059,955,391	7.39
Utah	806,408,906	4,563,720,493	5,370,129,399	1.32
Vermont	403,680,312	534,844,310	938,524,622	0.23
Virgin Islands	34,410,011	0	34,410,011	0.01
Virginia	20,860,783,716	2,506,389,223	23,367,172,939	5.74
Washington	2,528,903,980	10,982,905,927	13,511,809,907	3.32
West Virginia	1,502,888,006	102,634,970	1,605,522,976	0.39
Wisconsin	329,275,979	8,749,593,734	9,078,869,713	2.23
Wyoming	702,745,912	0	702,745,912	0.17
Total	240,076,081,958	166,951,532,830	407,027,614,788	100.00

**FEDERAL
CREDIT UNIONS**

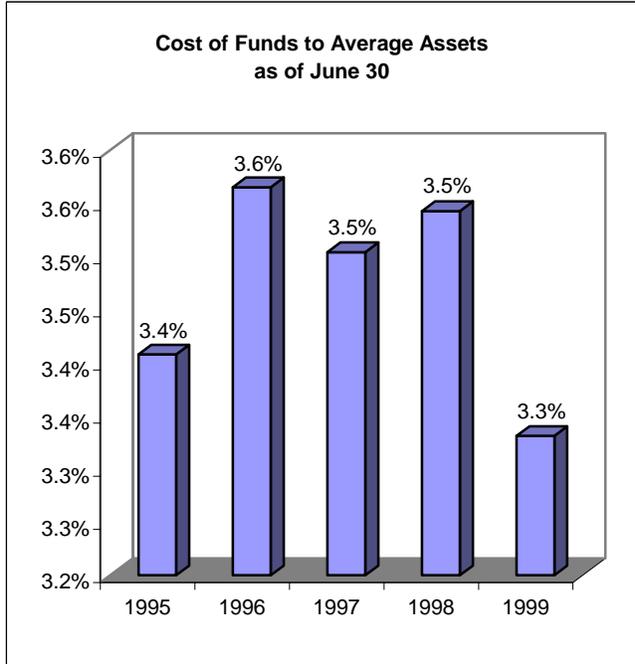
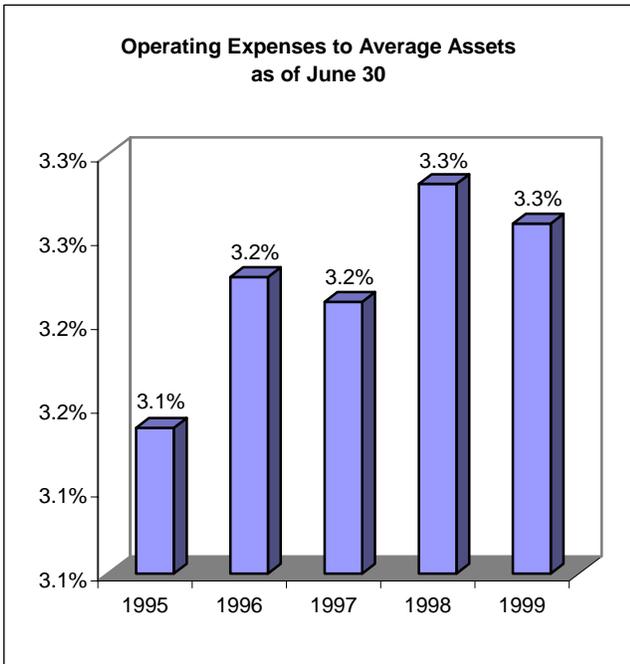
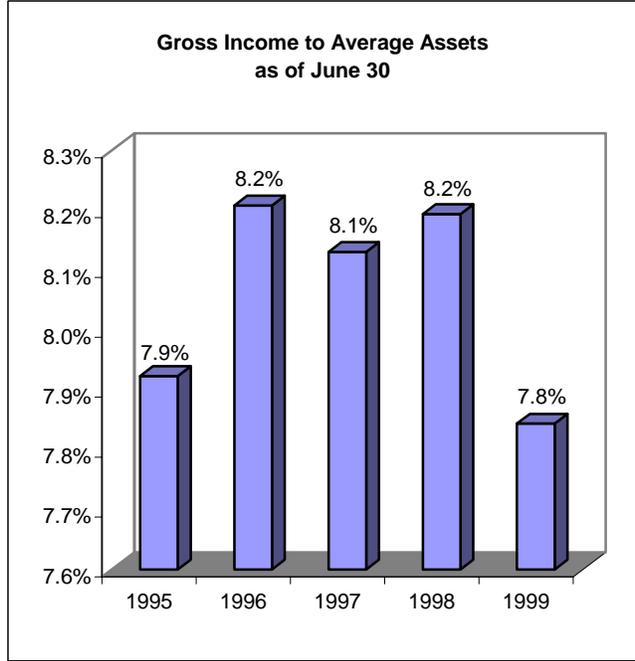
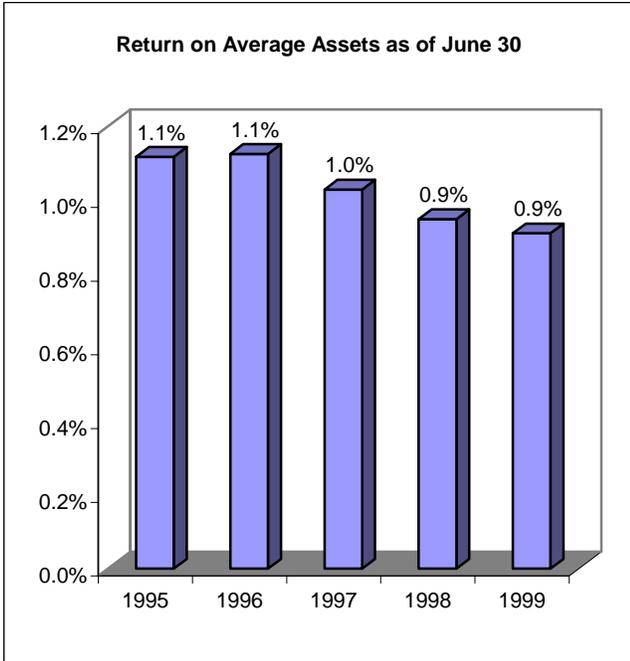
Federal Credit Unions 5 Year Trends



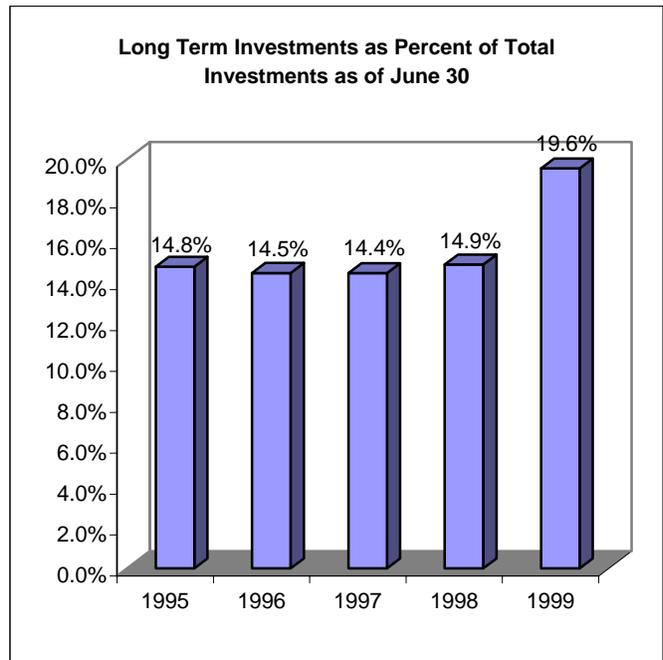
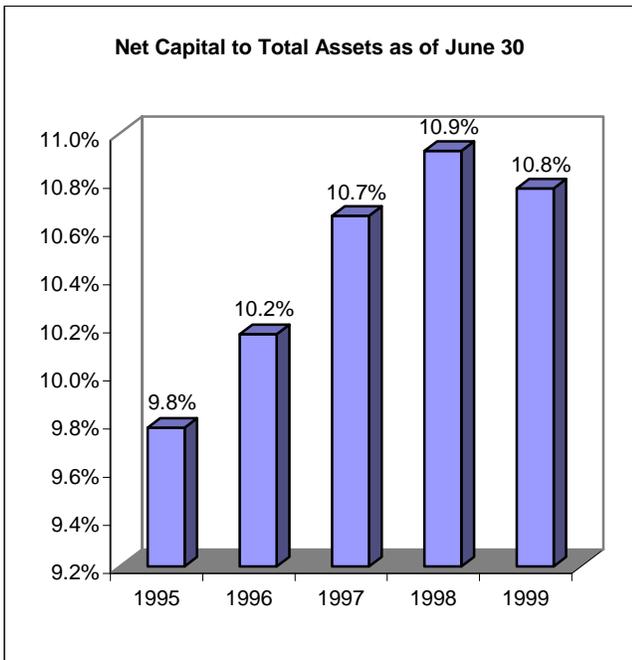
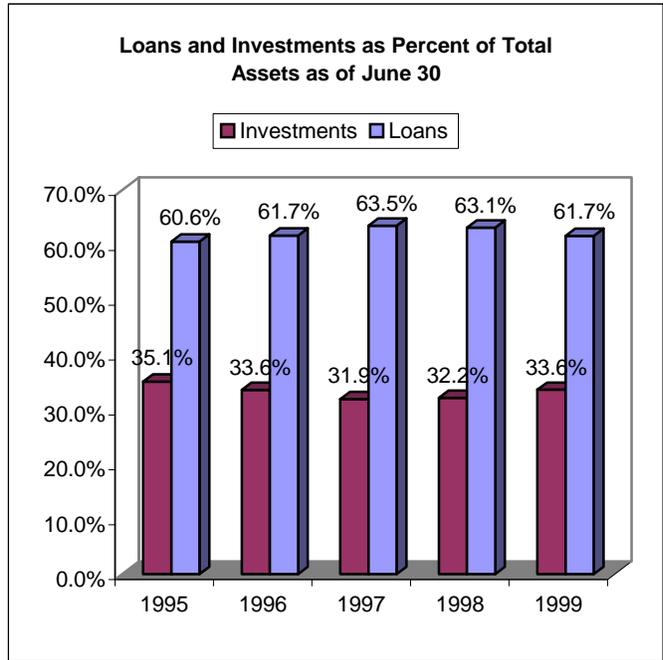
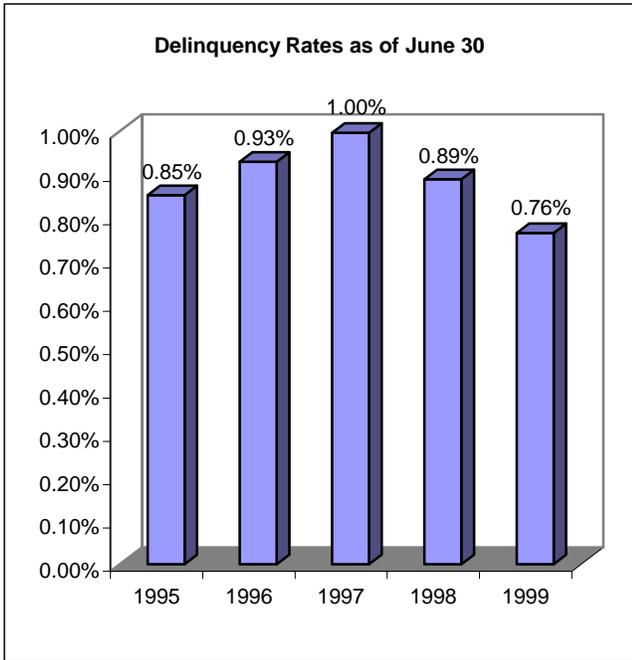
Federal Credit Unions 5 Year Trends



Federal Credit Unions 5 Year Trends



Federal Credit Unions 5 Year Trends



(Investments greater than 3 years)

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	7,069	6,907	2.3-	6,707	2.9-
Cash	4,580	4,877	6.5	5,263	7.9
TOTAL LOANS OUTSTANDING	135,570	142,480	5.1	148,014	3.9
Unsecured Credit Card Loans	11,069	11,359	2.6	11,247	1.0-
All Other Unsecured Loans	14,979	14,423	3.7-	13,679	5.2-
New Vehicle Loans	31,283	30,072	3.9-	29,495	1.9-
Used Vehicle Loans	23,593	26,674	13.1	28,572	7.1
First Mortgage Real Estate Loans	28,406	32,442	14.2	37,185	14.6
Other Real Estate Loans	16,787	17,970	7.0	18,211	1.3
All Other Loans to Members	9,007	9,027	0.2	9,151	1.4
Other Loans	446	513	14.9	473	7.7-
Allowance For Loan Losses	1,329	1,425	7.2	1,455	2.1
TOTAL INVESTMENTS	68,084	72,559	6.6	80,680	11.2
U.S. Government Obligations	8,456	6,033	28.7-	4,279	29.1-
Federal Agency Securities	27,583	28,726	4.1	34,048	18.5
Mutual Fund & Common Trusts	1,731	2,128	23.0	2,591	21.7
MCSD and PIC at Corporate CU	N/A	991	N/A	1,066	7.6
All Other Corporate Credit Union	15,226	17,458	14.7	19,187	9.9
Commercial Banks, S&Ls	11,642	13,139	12.9	14,969	13.9
Credit Unions -Loans to, Deposits in	337	419	24.1	387	7.4-
NCUSIF Capitalization Deposit	1,703	1,779	4.5	1,890	6.2
Other Investments	1,406	1,886	34.1	2,262	19.9
Land and Building	2,777	2,939	5.8	3,113	5.9
Other Fixed Assets	999	1,069	7.1	1,141	6.7
Other Real Estate Owned	51	50	1.6-	49	3.3-
Other Assets	2,732	3,114	14.0	3,271	5.0
TOTAL ASSETS	213,465	225,666	5.7	240,076	6.4
LIABILITIES					
Total Borrowings	2,026	1,850	8.7-	1,871	1.1
Accrued Dividends/Interest Payable	515	492	4.6-	463	5.9-
Acct Payable and Other Liabilities	1,429	1,593	11.5	1,671	4.9
TOTAL LIABILITIES	3,970	3,934	0.9-	4,004	1.8
EQUITY/SAVINGS					
TOTAL SAVINGS	186,746	197,076	5.5	210,217	6.7
Share Drafts	21,815	23,583	8.1	25,288	7.2
Regular Shares	76,750	78,028	1.7	81,546	4.5
Money Market Shares	18,946	22,062	16.4	26,487	20.1
Share Certificates/CDs	45,086	49,041	8.8	51,976	6.0
IRA/Keogh Accounts	21,539	21,201	1.6-	21,533	1.6
All Other Shares and Member Deposits	2,208	2,627	18.9	2,888	10.0
Non-Member Deposits	401	536	33.6	499	6.9-
Regular Reserves	6,668	6,959	4.4	7,273	4.5
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	2	5	90.9	3	36.8-
Accum. Unrealized G/L on A-F-S	-91	9	109.5-	-238	2,870.5-
Other Reserves	2,517	2,654	5.5	2,707	2.0
Undivided Earnings	13,467	14,839	10.2	15,917	7.3
Net Income	186	190	1.9	193	1.9
TOTAL EQUITY	22,749	24,655	8.4	25,855	4.9
TOTAL LIABILITIES/EQUITY/SAVINGS	213,465	225,666	5.7	240,076	6.4

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	7,069	6,907	2.3-	6,707	2.9-
INCOME					
Interest on Loans	5,868	6,137	4.6	6,117	0.3-
(Less) Interest Refund	5	4	4.9-	4	16.9-
Income from Investments	1,862	1,975	6.0	2,071	4.9
Income from Trading Securities	1	1	28.6	0*	147.7-
Fee Income	564	625	10.8	659	5.4
Other Operating Income	219	262	19.3	291	11.1
TOTAL GROSS INCOME	8,510	8,995	5.7	9,133	1.5
EXPENSES					
Employee Compensation and Benefits	1,652	1,766	6.9	1,865	5.6
Travel and Conference Expense	56	58	3.5	60	3.0
Office Occupancy Expense	210	219	4.6	230	4.8
Office Operations Expense	773	831	7.5	875	5.2
Educational & Promotional Expense	99	109	10.1	111	1.7
Loan Servicing Expense	157	174	10.7	184	5.5
Professional and Outside Services	248	270	9.2	292	8.0
Provision for Loan Losses	411	478	16.4	415	13.1-
Member Insurance	56	55	1.6-	53	2.9-
Operating Fees	22	25	12.5	27	6.7
Miscellaneous Operating Expenses	89	96	7.6	99	2.9
TOTAL OPERATING EXPENSES	3,773	4,082	8.2	4,210	3.1
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1	3	114.5	0*	71.6-
Gain (Loss) on Disp of Fixed Assets	1	4	212.6	2	59.8-
Other Non-Oper Income (Expense)	5	10	108.4	13	31.6
Income (Loss) Before Cost of Funds	4,744	4,930	3.9	4,938	0.2
COST OF FUNDS					
Interest on Borrowed Money	45	44	3.1-	48	8.9
Dividends on Shares	3,622	3,845	6.2	3,831	0.4-
Interest on Deposits	0*	0*	0.0	0*	100.0-
NET INCOME BEFORE RESERVE TRANSFERS	1,077	1,041	3.3-	1,060	1.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	348	378	8.7	376	0.6-
Net Reserve Transfer	116	112	3.0-	146	29.6
Net Income After Net Reserve Transfer	961	929	3.3-	914	1.6-
Additional (Voluntary) Reserve Transfers	138	154	11.5	145	6.2-
Adjusted Net Income	822	775	5.8-	769	0.7-

* Amount Less than 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
June 30, 1999**

Number of Credit Unions on this Report: 6,707

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	7,900,228
Other Unsecured Loans	6,054,307
New Vehicle	2,549,819
Used Vehicle	3,685,925
1st Mortgage	527,272
Other Real Estate	864,500
All Other Member Loans	1,737,169
All Other Loans	55,707
Total Number of Loans	23,374,927

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	156,578
Amount of Loans Delinquent 2-6 months	719,262,065
Number of Loans Delinquent 6-12 months	59,244
Amount of Loans Delinquent 6-12 months	268,532,453
Number of Loans Delinquent 12 months or more	27,853
Amount of Loans Delinquent 12 months or more	143,310,458
Total Number of Delinquent Loans	243,675
Total Amount of Delinquent Loans	1,131,104,976

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	43,986
Amount of Loans Delinquent 2-6 months	106,167,396
Number of Loans Delinquent 6-12 months	14,735
Amount of Loans Delinquent 6-12 months	38,249,374
Number of Loans Delinquent 12 months or more	3,880
Amount of Loans Delinquent 12 months or more	10,571,296
Total Number of Delinquent Loans	62,601
Total Amount of Delinquent Loans	154,988,066

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	455,444,913
Total Recoveries on Charge-Offs	75,159,159
Total Credit Card Loans Charged Off YTD	126,210,710
Total Credit Card Recoveries YTD	11,682,228
Total Number of Loans Purchased	2,933
Total Amount of Loans Purchased	70,054,408
Number of Loans to CU Officials	82,969
Amount of Loans to CU Officials	1,241,879,925
Total Number of Loans Granted Y-T-D	7,973,206
Total Amount of Loans Granted Y-T-D	43,200,036,316

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	419,084
Amount of 1st Mortgage Fixed Rate	29,059,652,034
Number of 1st Mortgage Adjustable Rate	108,188
Amount of 1st Mortgage Adjustable Rate	8,125,800,815
Number of Other R.E. Closed-End Fixed Rate	416,459
Amount of Other R.E. Closed-End Fixed Rate	8,824,519,044
Number of Other R.E. Closed-End Adj. Rate	25,518
Amount of Other R.E. Closed-End Adj. Rate	671,461,144
Number of Other R.E. Open-End Adj. Rate	400,980
Amount of Other R.E. Open-End Adj. Rate	8,290,005,325
Number of Other R.E. Not Included Above	21,543
Amount of Other R.E. Not Included Above	424,551,336

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	80,984
Amount of 1st Mortgage Fixed Rate	7,721,187,706
Number of 1st Mortgage Adjustable Rate	11,705
Amount of 1st Mortgage Adjustable Rate	1,126,081,244
Number of Other R.E. Closed-End Fixed Rate	83,053
Amount of Other R.E. Closed-End Fixed Rate	2,072,623,383
Number of Other R.E. Closed-End Adj. Rate	3,461
Amount of Other R.E. Closed-End Adj. Rate	91,276,755
Number of Other R.E. Open-End Adj. Rate	89,859
Amount of Other R.E. Open-End Adj. Rate	1,595,276,838
Number of Other R.E. Not Included Above	3,859
Amount of Other R.E. Not Included Above	89,076,414

**TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
June 30, 1999**

Number of Credit Unions on this Report: 6,707

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	123,248,350
1st Mortgage Fixed Rate, 2-6 months	42,531,984
1st Mortgage Fixed Rate, 6-12 months	16,146,162
1st Mortgage Fixed Rate, 12 months or more	15,471,612
1st Mortgage Adjustable Rate, 1-2 months	75,108,603
1st Mortgage Adjustable Rate, 2-6 months	29,218,326
1st Mortgage Adjustable Rate, 6-12 months	8,028,612
1st Mortgage Adjustable Rate 12, months or more	4,920,729
Other Real Estate Fixed Rate, 1-2 months	49,897,464
Other Real Estate Fixed Rate, 2-6 months	19,713,646
Other Real Estate Fixed Rate, 6-12 months	7,796,068
Other Real Estate Fixed Rate, 12 months or more	6,335,642
Other Real Estate Adjustable Rate, 1-2 months	45,488,904
Other Real Estate Adjustable Rate, 2-6 months	15,955,331
Other Real Estate Adjustable Rate, 6-12 months	5,931,991
Other Real Estate Adjustable Rate 12, months or more	6,278,927

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	3,991,409
1st Mortgage Loans Recovered Y-T-D	1,215,385
Other Real Estate Loans Charged Off Y-T-D	6,294,496
Other Real Estate Loans Recovered Y-T-D	792,473
Allowance for Real Estate Loan Losses	114,466,881
Amount of R.E. Loans Serving as Collateral for Member Business Loans	644,173,954
Amount of All First Mortgages Sold Y-T-D	2,615,034,859
Short-term Real Estate Loans (< 3 years)	17,661,203,237

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	4,794
Amount of Agricultural MBL	84,621,701
Number of All Other MBL	13,283
Amount of All Other MBL	988,790,708

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	1,210
Amount of Agricultural MBL	38,875,138
Number of All Other MBL	1,982
Amount of All Other MBL	179,512,420

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	534,938
Agricultural, 2-6 months	1,073,218
Agricultural, 6-12 months	963,286
Agricultural, 12 months or more	1,072,614
All Other MBL, 1-2 months	9,654,786
All Other MBL, 2-6 months	6,712,379
All Other MBL, 6-12 months	3,216,504
All Other MBL, 12 months or more	5,119,041

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	125,128
Agricultural MBL Recovered Y-T-D	7,207
All Other MBL Charged of Y-T-D	571,803
All Other MBL Recovered Y-T-D	550,996
Allowance for MBL Losses	20,129,235
Concentration of Credit for MBL	92,229,239
Construction or Development MBL	25,018,417

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
June 30, 1999

Number of Credit Unions on this Report: 6,707

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	17,066,201
Regular Share Accounts	46,446,784
Money Market Share Accounts	1,740,672
Share Certificate Accounts	3,831,302
IRA/Keogh & Retirement Accounts	2,438,580
Other Shares and Deposit	2,177,152
Non-Member Deposits	17,673
Total Number of Savings Accounts	73,718,364

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	7,599,879,060
Credit Card Lines	26,011,284,701
Outstanding Letters of Credit	112,186,087
Commercial Real Estate, Construction, Land Development	71,118,645
Unsecured Share Draft Lines of Credit	5,111,021,282
Other Unused Commitments	4,551,993,907
Amount of Loans Sold/Swapped with Recourse Y-T-D	88,178,559
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	228,600,630
Pending Bond Claims	12,427,523

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	1,174	League Audit Service	1,023
CPA Audit Without Opinion	1,485	Outside Accountant	1,296
CPA Opinion Audit	1,729		

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

Manual System	241	CU Developed In-House	226
Vendor Supplied In-House	4,631	Other	71
Vendor On-Line Service Bur.	1,538		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	20,505,609,302
Repurchase Agreements	1,013,123,245
Reverse Repurchase Agreements Invested	882,178,083
Non-Mortgage Backed Derivatives	794,424,844
Mortgage Pass-through Securities	4,383,664,774
CMO/REMIC	3,312,393,050

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
June 30, 1999

Number of Credit Unions on this Report: 6,707

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	15,778,305
Number Members Filing Chapter 7 Bankruptcy Y-T-D	51,716
Number Members Filing Chapter 13 Bankruptcy Y-T-D	16,595
Amount of Loans Subject to Bankruptcies	363,854,380
Number of Current Members	44,085,498
Number of Potential Members	121,921,692
Number of Full Time Employees	93,139
Number of Part Time Employees	17,968
Number of CUs Reporting E-Mail Addresses	2,628
Number of CUs Reporting WWW Sites	1,463

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS	1,542
Amount Invested in CUSOS	113,289,150
Amount Loaned to CUSOS	71,351,178
Credit Union Portion of Net Income(Loss) Resulting From CUSO	4,131,905
Number of CUSOS Wholly Owned	290
Predominant Service of CUSO:	
Mortgage Processing	80
EDP Processing	196
Shared Branching	376
Insurance Services	74
Investment Services	178
Auto Buying, Leasing, Indirect Lending	80
Credit Cards	101
Trust Services	4
Item Processing	74
Tax Preparation	3
Travel	0
Other	238

**TABLE 5
SUPPLEMENTAL DATA
FEDERAL CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 6,707

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	209	231	176	599	1,007
Reverse Repurchase Agreements	5	864	0*	0*	864
Subordinated CDCU Debt	3	0*	0*	0*	0*
TOTAL BORROWINGS	214	1,095	177	599	1,871

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	3,944	25,288	N/A	N/A	25,288
Regular Shares	6,688	81,546	N/A	N/A	81,546
Money Market Shares	1,594	26,487	N/A	N/A	26,487
Share Certificates/CDS	4,221	38,688	10,871	2,417	51,976
IRA/KEOGH, Retirements	3,658	15,923	4,084	1,525	21,533
All Other Shares/Deposits	2,616	2,833	51	4	2,888
Non-Members Deposits	539	309	144	46	499
TOTAL SAVINGS	6,703	191,074	15,150	3,993	210,217

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	1,941	7,493	8,139	4,519	333	20,485
Available for Sale	1,991	8,610	6,532	6,108	756	22,006
Trading	19	175	N/A	N/A	N/A	175
Non-SFAS 115 Investments	6,702	29,757	4,193	2,055	2,009	38,014
TOTAL INVESTMENTS	6,702	46,036	18,864	12,683	3,098	80,680

* Amount less than 1 million

**TABLE 6
Federal Credit Unions
INTEREST RATES BY TYPE OF LOAN**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	0	\$0	1	\$2
5.0% To 6.0%	0	\$0	1	\$70,523	51	\$293,316,825
6.0% To 7.0%	6	\$42,459,719	8	\$10,895,473	1,065	\$9,923,594,836
7.0% To 8.0%	4	\$221,790	23	\$59,983,999	2,986	\$14,688,481,979
8.0% To 9.0%	23	\$84,690,917	69	\$131,699,778	1,494	\$3,822,301,528
9.0% To 10.0%	157	\$716,521,911	212	\$511,971,738	348	\$555,655,383
10.0% To 11.0%	230	\$1,187,754,665	450	\$1,125,385,636	110	\$173,258,116
11.0% To 12.0%	517	\$2,414,736,285	650	\$1,497,605,597	18	\$9,970,056
12.0% To 13.0%	994	\$3,435,598,455	1,646	\$4,640,466,068	47	\$22,584,299
13.0% To 14.0%	592	\$2,078,178,604	1,012	\$2,230,637,173	11	\$4,066,392
14.0% To 15.0%	318	\$1,025,432,779	818	\$1,395,257,947	4	\$1,464,733
15.0% To 16.0%	102	\$203,406,725	940	\$1,343,539,413	1	\$96,057
16.0% Or More	54	\$58,477,266	529	\$731,305,498	1	\$118,402
Not Reporting Or Zero ..	3,710	\$0	349	\$0	570	\$0
Total	6,707	\$11,247,479,116	6,707	\$13,678,818,843	6,707	\$29,494,908,608
Average Rate	13.0%		13.3%		8.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	3	\$483,545,098	0	\$0
5.0% To 6.0%	10	\$149,617,825	7	\$204,483,071	5	\$338,065,887
6.0% To 7.0%	242	\$3,336,634,989	345	\$6,865,912,081	118	\$1,508,285,823
7.0% To 8.0%	1,210	\$11,657,283,765	1,343	\$24,813,026,121	905	\$5,768,783,090
8.0% To 9.0%	2,025	\$8,563,929,726	644	\$4,286,936,584	1,387	\$6,697,554,190
9.0% To 10.0%	1,427	\$3,341,745,761	272	\$384,327,864	786	\$3,149,410,504
10.0% To 11.0%	644	\$1,072,105,955	138	\$86,843,671	267	\$642,888,399
11.0% To 12.0%	193	\$245,637,966	47	\$34,527,441	51	\$38,441,354
12.0% To 13.0%	250	\$112,100,827	75	\$21,986,130	60	\$37,377,229
13.0% To 14.0%	62	\$34,501,841	6	\$707,966	9	\$10,758,096
14.0% To 15.0%	21	\$11,970,852	3	\$39,139	4	\$18,383,879
15.0% To 16.0%	38	\$18,780,404	2	\$64,719	4	\$72,156
16.0% Or More	9	\$27,956,938	2	\$25,893	1	\$8,548
Not Reporting Or Zero ..	576	\$0	3,820	\$3,027,071	3,110	\$507,694
Total	6,707	\$28,572,266,849	6,707	\$37,185,452,849	6,707	\$18,210,536,849
Average Rate	9.4%		8.4%		9.2%	

Interest Rate Category	Other Member Loans		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	46	\$48,441,884	2	\$16,191
5.0% To 6.0%	300	\$178,234,107	17	\$16,120,091
6.0% To 7.0%	837	\$950,748,182	73	\$73,093,646
7.0% To 8.0%	951	\$1,845,916,147	137	\$168,318,455
8.0% To 9.0%	855	\$1,627,104,943	168	\$87,979,572
9.0% To 10.0%	749	\$1,513,533,307	111	\$28,969,148
10.0% To 11.0%	680	\$1,043,415,274	93	\$22,936,810
11.0% To 12.0%	269	\$566,373,385	37	\$8,951,413
12.0% To 13.0%	496	\$662,089,778	60	\$27,972,678
13.0% To 14.0%	166	\$339,359,401	16	\$5,746,131
14.0% To 15.0%	98	\$145,938,988	7	\$8,750,425
15.0% To 16.0%	149	\$141,495,934	14	\$3,582,619
16.0% Or More	79	\$84,101,177	13	\$17,061,839
Not Reporting Or Zero ..	1,032	\$3,919,878	5,959	\$3,993,737
Total	6,707	\$9,150,672,385	6,707	\$473,492,755
Average Rate	9.2%		9.5%	

TABLE 7
Federal Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	1,168	\$13,216,353,625	225	\$1,774,706,888	10	\$9,253,424
2.0% To 3.0%	980	\$5,817,692,235	2,370	\$30,225,199,420	194	\$1,933,343,749
3.0% To 4.0%	150	\$725,277,737	2,828	\$37,221,907,623	932	\$14,193,945,299
4.0% To 5.0%	16	\$48,054,645	911	\$8,039,090,092	433	\$10,087,155,881
5.0% To 6.0%	1	\$50,000	244	\$3,980,434,895	23	\$262,303,887
6.0% To 7.0%	1	\$484,404	37	\$245,529,985	0	\$0
7.0% Or More	0	\$0	6	\$37,274,741	0	\$0
Not Reporting Or Zero ..	4,391	\$5,480,114,817	86	\$21,931,284	5,115	\$949,039
Total	6,707	\$25,288,027,463	6,707	\$81,546,074,928	6,707	\$26,486,951,279
Average Rate	2.1%		3.3%		3.8%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	3	\$67,764	14	\$35,553,841	19	\$13,192,593
2.0% To 3.0%	15	\$22,513,775	170	\$860,465,531	80	\$34,674,073
3.0% To 4.0%	81	\$342,142,847	691	\$5,449,918,934	89	\$60,551,262
4.0% To 5.0%	2,633	\$36,414,488,710	1,627	\$9,150,094,300	57	\$53,611,589
5.0% To 6.0%	1,394	\$14,983,283,852	1,037	\$5,663,841,592	166	\$211,250,178
6.0% To 7.0%	59	\$159,022,785	109	\$368,040,631	90	\$112,591,598
7.0% Or More	5	\$6,943,065	6	\$2,886,405	4	\$4,189,523
Not Reporting Or Zero ..	2,517	\$47,369,861	3,053	\$1,735,130	6,202	\$8,916,920
Total	6,707	\$51,975,832,659	6,707	\$21,532,536,364	6,707	\$498,977,736
Average Rate	5.4%		4.7%		4.7%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
June 30, 1999

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
Capital to Total Assets	11.38	17.00	13.98	12.10	11.01
Net Capital (Est.) to Total Assets	10.77	15.53	13.14	11.48	10.43
Delinquent Loans to Capital	4.14	13.17	8.17	5.68	3.34
Solvency Evaluation (Est.)	112.30	118.57	115.26	113.07	111.90
Classified Assets (Est.) to Capital	5.33	8.66	6.01	5.14	5.27
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.76	3.92	1.95	1.14	0.59
Net Charge-Offs to Average Loans	0.52	0.84	0.61	0.49	0.52
Fair Value H-T-M to Book Value H-T-M	100.10	123.54	108.04	105.49	99.60
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.07	2.15	-1.09	-1.35	-1.05
Delinquent Loans to Assets	0.47	2.24	1.14	0.69	0.37
EARNINGS:					
Return on Average Assets	0.90	0.41	0.65	0.70	0.96
Gross Income to Average Assets	7.74	7.43	7.53	7.74	7.76
Cost of Funds to Average Assets	3.29	2.62	2.97	3.11	3.35
Net Margin to Average Assets	4.45	4.80	4.56	4.64	4.40
Operating Expenses to Average Assets	3.22	3.95	3.57	3.61	3.10
Provision for Loan Losses to Average Assets	0.35	0.49	0.34	0.33	0.36
Net Interest Margin to Average Assets	3.65	4.50	4.04	3.91	3.56
Operating Expenses to Gross Income	41.55	53.18	47.45	46.68	39.97
Fixed Assets and Oreos to Total Assets	1.79	0.49	1.02	1.95	1.82
Net Operating Expenses to Average Assets	2.66	3.75	3.19	3.08	2.52
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	24.24	4.13	8.87	18.04	26.71
Regular Shares to Savings and Borrowings	38.61	85.60	68.70	49.92	33.97
Total Loans to Total Savings	70.41	68.34	68.09	68.53	70.97
Total Loans to Total Assets	61.65	57.14	58.63	60.16	62.20
Cash Plus Short-Term Investments to Assets	21.37	39.73	34.24	27.17	19.16
Total Savings and Borrowings to Earning Assets	92.71	88.25	89.93	92.22	93.03
Borrowings to Total Savings and Capital	0.42	0.08	0.07	0.07	0.52
Estimated Loan Maturity in Months	21.71	13.63	17.22	21.31	22.29
PRODUCTIVITY:					
Members to Potential Members	36.16	20.75	34.15	33.80	37.98
Borrowers to Members	53.02	28.87	36.76	49.18	56.79
Members to Full-Time Employees	432	463	505	466	414
Average Savings Per Member	4,768	1,641	2,779	3,745	5,406
Average Loan Balance	6,332	3,884	5,148	5,218	6,757
Salary & Benefits to Full-Time Employees	36,526	16,797	29,595	33,624	38,468
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	66.94	74.37	70.40	68.22	66.38
Income From Investments	22.67	21.51	22.65	22.32	22.76
Income Form Trading Securities	-0.01	0.00	0.00	0.00	-0.01
Fee Income	7.21	2.64	5.15	6.90	7.44
Other Operating Income	3.18	1.48	1.79	2.56	3.42
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	44.30	40.58	45.97	43.47	44.43
Travel and Conference	1.42	1.27	1.39	1.65	1.36
Office Occupancy	5.45	4.06	4.20	5.24	5.61
Office Operations	20.78	19.95	18.72	20.05	21.11
Educational and Promotional	2.64	0.71	1.26	2.36	2.83
Loan Servicing	4.36	1.65	2.66	4.20	4.56
Professional and Outside Services	6.93	5.85	7.66	9.20	6.33
Provision for Loan Losses	9.87	11.05	8.78	8.40	10.30
Member Insurance	1.27	8.18	4.62	2.07	0.75
Operating Fees	0.64	0.91	0.81	0.68	0.61
Miscellaneous Operating Expenses	2.34	5.77	3.93	2.69	2.10

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	2,056	1,940	5.6-	1,798	7.3-
Cash	93	91	1.4-	87	4.9-
TOTAL LOANS OUTSTANDING	1,072	989	7.7-	879	11.2-
Unsecured Credit Card Loans	18	8	57.2-	5	33.5-
All Other Unsecured Loans	288	274	4.9-	251	8.4-
New Vehicle Loans	322	284	11.9-	248	12.6-
Used Vehicle Loans	279	279	0.0-	252	9.4-
First Mortgage Real Estate Loans	17	14	17.6-	13	8.3-
Other Real Estate Loans	20	17	13.5-	14	16.5-
All Other Loans to Members	119	105	12.3-	86	18.0-
Other Loans	8	8	6.7	9	1.9
Allowance For Loan Losses	27	25	9.2-	23	8.4-
TOTAL INVESTMENTS	575	563	2.1-	580	3.0
U.S. Government Obligations	12	9	20.5-	7	20.1-
Federal Agency Securities	5	3	43.8-	2	24.7-
Mutual Fund & Common Trusts	21	22	2.4	20	9.3-
MCSD and PIC at Corporate CU	N/A	10	N/A	14	35.4
All Other Corporate Credit Union	309	309	0.0	323	4.6
Commercial Banks, S&Ls	201	184	8.5-	181	1.4-
Credit Unions -Loans to, Deposits in	7	7	5.1-	9	31.1
NCUSIF Capitalization Deposit	15	13	12.1-	12	6.6-
Other Investments	6	7	18.4	12	66.1
Land and Building	3	2	21.0-	2	4.1-
Other Fixed Assets	5	5	2.5-	5	0.3-
Other Real Estate Owned	0*	0*	284.7	0*	48.3
Other Assets	9	9	2.8	8	12.2-
TOTAL ASSETS	1,729	1,635	5.4-	1,538	5.9-
LIABILITIES					
Total Borrowings	1	2	37.9	0*	49.6-
Accrued Dividends/Interest Payable	7	7	3.4-	6	13.9-
Acct Payable and Other Liabilities	6	6	13.2-	6	9.9
TOTAL LIABILITIES	15	15	3.9-	13	9.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,461	1,369	6.3-	1,286	6.1-
Share Drafts	23	19	17.5-	18	2.4-
Regular Shares	1,268	1,175	7.3-	1,102	6.3-
Money Market Shares	8	7	8.2-	7	5.9-
Share Certificates/CDs	87	90	2.9	94	4.2
IRA/Keogh Accounts	29	27	3.8-	23	16.9-
All Other Shares and Member Deposits	24	27	11.4	19	28.5-
Non-Member Deposits	22	24	8.0	23	2.2-
Regular Reserves	68	66	3.5-	59	9.7-
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	0*	0*	174.7	0*	64.5-
Accum. Unrealized G/L on A-F-S	0*	0*	122.6-	0*	2,437.8
Other Reserves	7	6	16.7-	5	11.1-
Undivided Earnings	175	176	0.7	172	2.4-
Net Income	3	3	1.3-	2	33.0-
TOTAL EQUITY	253	251	0.7-	239	4.8-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,729	1,635	5.4-	1,538	5.9-

* Amount Less than 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	2,443	2,390	2.2-	2,269	5.1-
Cash	374	402	7.3	403	0.2
TOTAL LOANS OUTSTANDING	7,796	7,500	3.8-	6,821	9.1-
Unsecured Credit Card Loans	284	245	13.6-	204	17.0-
All Other Unsecured Loans	1,395	1,366	2.1-	1,222	10.5-
New Vehicle Loans	2,500	2,280	8.8-	2,045	10.3-
Used Vehicle Loans	1,902	1,980	4.1	1,899	4.1-
First Mortgage Real Estate Loans	437	427	2.2-	387	9.3-
Other Real Estate Loans	508	481	5.3-	415	13.7-
All Other Loans to Members	731	676	7.5-	609	9.8-
Other Loans	39	44	13.2	38	13.5-
Allowance For Loan Losses	111	108	2.8-	98	9.2-
TOTAL INVESTMENTS	4,026	4,083	1.4	4,327	6.0
U.S. Government Obligations	167	126	24.7-	93	25.9-
Federal Agency Securities	165	126	23.7-	92	26.8-
Mutual Fund & Common Trusts	93	76	18.8-	77	1.6
MCSD and PIC at Corporate CU	N/A	92	N/A	97	5.9
All Other Corporate Credit Union	1,801	1,849	2.7	2,148	16.2
Commercial Banks, S&Ls	1,620	1,621	0.1	1,619	0.2-
Credit Unions -Loans to, Deposits in	45	50	13.4	42	16.9-
NCUSIF Capitalization Deposit	101	98	2.7-	93	5.0-
Other Investments	34	46	34.2	66	44.3
Land and Building	82	83	0.5	74	11.2-
Other Fixed Assets	44	49	10.1	44	9.7-
Other Real Estate Owned	2	2	7.1	1	44.5-
Other Assets	70	67	4.4-	61	8.7-
TOTAL ASSETS	12,284	12,079	1.7-	11,633	3.7-
LIABILITIES					
Total Borrowings	8	6	21.2-	6	3.4-
Accrued Dividends/Interest Payable	40	39	3.3-	35	10.2-
Acct Payable and Other Liabilities	51	50	3.4-	46	7.6-
TOTAL LIABILITIES	99	95	4.8-	87	8.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	10,626	10,391	2.2-	10,017	3.6-
Share Drafts	580	584	0.7	564	3.4-
Regular Shares	7,465	7,198	3.6-	6,887	4.3-
Money Market Shares	199	199	0.3	189	5.3-
Share Certificates/CDs	1,439	1,513	5.1	1,558	3.0
IRA/Keogh Accounts	689	634	8.0-	555	12.4-
All Other Shares and Member Deposits	198	196	0.9-	203	3.8
Non-Member Deposits	57	67	18.3	61	9.9-
Regular Reserves	422	419	0.6-	398	5.1-
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	2	2	17.7	2	15.7-
Accum. Unrealized G/L on A-F-S	-2	0*	57.0-	-1	63.3
Other Reserves	63	62	1.8-	58	6.6-
Undivided Earnings	1,063	1,100	3.5	1,064	3.3-
Net Income	11	10	9.6-	9	11.4-
TOTAL EQUITY	1,559	1,593	2.2	1,529	4.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	12,284	12,079	1.7-	11,633	3.7-

* Amount Less than 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,766	1,735	1.8-	1,762	1.6
Cash	946	999	5.6	1,068	6.9
TOTAL LOANS OUTSTANDING	25,496	24,828	2.6-	24,258	2.3-
Unsecured Credit Card Loans	1,736	1,635	5.9-	1,553	5.0-
All Other Unsecured Loans	3,202	2,973	7.2-	2,758	7.2-
New Vehicle Loans	6,521	5,878	9.9-	5,452	7.3-
Used Vehicle Loans	5,327	5,632	5.7	5,772	2.5
First Mortgage Real Estate Loans	3,592	3,669	2.1	3,751	2.2
Other Real Estate Loans	3,039	3,027	0.4-	2,958	2.3-
All Other Loans to Members	1,977	1,902	3.8-	1,905	0.1
Other Loans	102	114	11.9	108	4.7-
Allowance For Loan Losses	259	253	2.5-	251	0.9-
TOTAL INVESTMENTS	12,845	12,799	0.4-	14,156	10.6
U.S. Government Obligations	903	628	30.4-	382	39.2-
Federal Agency Securities	2,516	1,930	23.3-	1,894	1.8-
Mutual Fund & Common Trusts	168	157	6.3-	171	8.9
MCSD and PIC at Corporate CU	N/A	269	N/A	289	7.2
All Other Corporate Credit Union	4,451	4,779	7.4	5,654	18.3
Commercial Banks, S&Ls	4,186	4,372	4.4	5,060	15.7
Credit Unions -Loans to, Deposits in	160	185	15.9	156	15.8-
NCUSIF Capitalization Deposit	329	319	2.8-	326	2.1
Other Investments	134	159	19.0	224	40.4
Land and Building	573	576	0.5	579	0.5
Other Fixed Assets	181	182	1.0	197	7.9
Other Real Estate Owned	9	9	7.3	12	34.5
Other Assets	308	305	1.2-	304	0.3-
TOTAL ASSETS	40,098	39,446	1.6-	40,322	2.2
LIABILITIES					
Total Borrowings	21	9	55.9-	27	186.5
Accrued Dividends/Interest Payable	97	87	11.0-	82	5.7-
Acct Payable and Other Liabilities	199	210	5.7	190	9.5-
TOTAL LIABILITIES	317	306	3.6-	299	2.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	35,254	34,557	2.0-	35,396	2.4
Share Drafts	3,528	3,586	1.6	3,691	2.9
Regular Shares	18,154	17,396	4.2-	17,682	1.6
Money Market Shares	2,303	2,310	0.3	2,511	8.7
Share Certificates/CDs	7,010	7,258	3.5	7,611	4.9
IRA/Keogh Accounts	3,612	3,309	8.4-	3,184	3.8-
All Other Shares and Member Deposits	553	575	4.0	595	3.5
Non-Member Deposits	94	124	31.7	123	0.8-
Regular Reserves	1,312	1,285	2.0-	1,292	0.5
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	0*	2	492.1	0*	52.5-
Accum. Unrealized G/L on A-F-S	-15	-3	79.9-	-17	469.1
Other Reserves	285	245	14.0-	236	3.8-
Undivided Earnings	2,907	3,020	3.9	3,093	2.4
Net Income	37	33	10.4-	23	30.5-
TOTAL EQUITY	4,526	4,582	1.2	4,627	1.0
TOTAL LIABILITIES/EQUITY/SAVINGS	40,098	39,446	1.6-	40,322	2.2

* Amount Less than 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	804	842	4.7	878	4.3
Cash	3,166	3,385	6.9	3,705	9.5
TOTAL LOANS OUTSTANDING	101,207	109,163	7.9	116,056	6.3
Unsecured Credit Card Loans	9,031	9,471	4.9	9,485	0.1
All Other Unsecured Loans	10,094	9,810	2.8-	9,447	3.7-
New Vehicle Loans	21,939	21,629	1.4-	21,749	0.6
Used Vehicle Loans	16,085	18,783	16.8	20,648	9.9
First Mortgage Real Estate Loans	24,360	28,332	16.3	33,034	16.6
Other Real Estate Loans	13,221	14,445	9.3	14,823	2.6
All Other Loans to Members	6,180	6,345	2.7	6,551	3.2
Other Loans	298	347	16.4	318	8.2-
Allowance For Loan Losses	932	1,039	11.5	1,084	4.3
TOTAL INVESTMENTS	50,639	55,114	8.8	61,618	11.8
U.S. Government Obligations	7,375	5,270	28.5-	3,797	28.0-
Federal Agency Securities	24,898	26,667	7.1	32,059	20.2
Mutual Fund & Common Trusts	1,449	1,874	29.4	2,323	24.0
MCSD and PIC at Corporate CU	N/A	620	N/A	667	7.5
All Other Corporate Credit Union	8,665	10,522	21.4	11,062	5.1
Commercial Banks, S&Ls	5,636	6,962	23.5	8,110	16.5
Credit Unions -Loans to, Deposits in	126	176	40.1	181	2.7
NCUSIF Capitalization Deposit	1,258	1,349	7.2	1,459	8.1
Other Investments	1,232	1,674	35.8	1,961	17.1
Land and Building	2,119	2,279	7.5	2,459	7.9
Other Fixed Assets	769	833	8.4	895	7.5
Other Real Estate Owned	40	39	4.2-	35	9.8-
Other Assets	2,345	2,734	16.6	2,898	6.0
TOTAL ASSETS	159,354	172,507	8.3	186,583	8.2
LIABILITIES					
Total Borrowings	1,995	1,832	8.1-	1,837	0.3
Accrued Dividends/Interest Payable	371	359	3.1-	340	5.3-
Acct Payable and Other Liabilities	1,172	1,328	13.2	1,429	7.6
TOTAL LIABILITIES	3,538	3,519	0.5-	3,606	2.5
EQUITY/SAVINGS					
TOTAL SAVINGS	139,405	150,759	8.1	163,517	8.5
Share Drafts	17,685	19,394	9.7	21,015	8.4
Regular Shares	49,863	52,259	4.8	55,875	6.9
Money Market Shares	16,436	19,545	18.9	23,781	21.7
Share Certificates/CDs	36,549	40,180	9.9	42,713	6.3
IRA/Keogh Accounts	17,210	17,231	0.1	17,771	3.1
All Other Shares and Member Deposits	1,433	1,828	27.6	2,070	13.2
Non-Member Deposits	228	321	40.7	292	9.0-
Regular Reserves	4,866	5,189	6.6	5,524	6.5
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-74	12	116.9-	-220	1,863.7-
Other Reserves	2,162	2,342	8.3	2,408	2.8
Undivided Earnings	9,322	10,543	13.1	11,588	9.9
Net Income	135	143	6.3	159	11.1
TOTAL EQUITY	16,411	18,229	11.1	19,460	6.8
TOTAL LIABILITIES/EQUITY/SAVINGS	159,354	172,507	8.3	186,583	8.2

* Amount Less than 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	2,056	1,940	5.6-	1,798	7.3-
INCOME					
Interest on Loans	54	50	7.6-	44	12.1-
(Less) Interest Refund	0*	0*	10.6	0*	19.8-
Income from Investments	14	14	0.3-	13	10.0-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	2	2	2.9-	2	7.4-
Other Operating Income	0*	0*	2.3	0*	12.4-
TOTAL GROSS INCOME	70	66	5.9-	59	11.5-
EXPENSES					
Employee Compensation and Benefits	16	15	4.5-	14	7.1-
Travel and Conference Expense	0*	0*	2.2-	0*	14.5-
Office Occupancy Expense	2	2	6.2-	1	6.6-
Office Operations Expense	7	7	0.4	7	3.8-
Educational & Promotional Expense	0*	0*	17.1-	0*	4.6-
Loan Servicing Expense	0*	0*	4.2-	0*	7.3-
Professional and Outside Services	2	2	7.1-	2	6.8-
Provision for Loan Losses	5	4	11.0-	4	9.5-
Member Insurance	4	3	10.6-	3	11.2-
Operating Fees	0*	0*	2.8	0*	4.4-
Miscellaneous Operating Expenses	2	2	7.0-	2	6.5-
TOTAL OPERATING EXPENSES	40	38	5.3-	35	7.1-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	17.2-	0*	129.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	115.9-	0*	226.1-
Other Non-Oper Income (Expense)	0*	0*	37.0-	0*	21.2
Income (Loss) Before Cost of Funds	31	29	7.1-	24	17.1-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	44.5-	0*	8.3
Dividends on Shares	24	23	4.4-	21	9.8-
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	7	6	15.4-	3	45.7-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	1	1	6.9-	0*	14.9-
Net Reserve Transfer	0*	0*	10.8-	0*	8.6-
Net Income After Net Reserve Transfer	6	5	15.8-	3	49.0-
Additional (Voluntary) Reserve Transfers	0*	0*	17.9-	0*	16.2-
Adjusted Net Income	6	5	15.6-	2	51.7-

* Amount Less than 1 Million

TABLE 14
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	2,443	2,390	2.2-	2,269	5.1-
INCOME					
Interest on Loans	362	351	3.0-	311	11.4-
(Less) Interest Refund	0*	0*	11.9	0*	27.2-
Income from Investments	104	105	0.5	100	4.7-
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	23	24	1.1	23	3.6-
Other Operating Income	8	8	0.6	8	5.8-
TOTAL GROSS INCOME	498	488	2.0-	441	9.5-
EXPENSES					
Employee Compensation and Benefits	111	111	0.7	106	5.2-
Travel and Conference Expense	4	4	1.4-	3	13.1-
Office Occupancy Expense	10	10	0.5-	10	5.6-
Office Operations Expense	44	45	2.3	43	5.0-
Educational & Promotional Expense	3	3	0.5-	3	14.1-
Loan Servicing Expense	7	7	1.6-	6	9.5-
Professional and Outside Services	19	19	0.6-	18	6.3-
Provision for Loan Losses	23	23	3.5	20	13.6-
Member Insurance	12	12	5.7-	11	8.9-
Operating Fees	2	2	6.7	2	2.5
Miscellaneous Operating Expenses	10	10	0.6	9	5.8-
TOTAL OPERATING EXPENSES	244	246	0.7	230	6.6-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	549.1-	0*	123.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	30.0-	0*	1,138.9
Other Non-Oper Income (Expense)	0*	0*	186.4	0*	77.8-
Income (Loss) Before Cost of Funds	254	243	4.3-	212	12.6-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	33.1-	0*	40.9-
Dividends on Shares	193	190	1.5-	174	8.5-
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	60	52	13.1-	38	27.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	13	11	12.0-	9	22.3-
Net Reserve Transfer	6	5	17.7-	4	23.0-
Net Income After Net Reserve Transfer	54	47	12.6-	34	27.8-
Additional (Voluntary) Reserve Transfers	5	4	16.8-	4	6.1-
Adjusted Net Income	50	44	12.2-	31	29.7-

* Amount Less than 1 Million

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,766	1,735	1.8-	1,762	1.6
INCOME					
Interest on Loans	1,135	1,113	2.0-	1,052	5.4-
(Less) Interest Refund	1	1	0.9-	1	6.4-
Income from Investments	345	337	2.2-	344	1.9
Income from Trading Securities	0*	0*	210.1	0*	81.2-
Fee Income	102	106	4.1	106	0.4
Other Operating Income	36	36	1.9	39	8.4
TOTAL GROSS INCOME	1,616	1,591	1.6-	1,540	3.2-
EXPENSES					
Employee Compensation and Benefits	338	340	0.5	341	0.5
Travel and Conference Expense	14	13	0.9-	13	3.7-
Office Occupancy Expense	42	41	2.6-	41	1.0
Office Operations Expense	154	155	1.0	157	1.2
Educational & Promotional Expense	19	19	2.7-	18	1.6-
Loan Servicing Expense	31	32	3.7	33	3.1
Professional and Outside Services	68	70	3.7	72	2.8
Provision for Loan Losses	65	71	9.8	66	7.4-
Member Insurance	18	17	6.2-	16	2.4-
Operating Fees	5	5	5.1	5	5.5
Miscellaneous Operating Expenses	22	20	8.4-	21	3.9
TOTAL OPERATING EXPENSES	775	783	1.1	785	0.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	136.3-	0*	207.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	86.1	0*	102.8-
Other Non-Oper Income (Expense)	1	0*	52.9-	2	214.6
Income (Loss) Before Cost of Funds	843	809	4.0-	757	6.5-
COST OF FUNDS					
Interest on Borrowed Money	2	0*	61.3-	0*	33.4-
Dividends on Shares	649	638	1.6-	617	3.3-
Interest on Deposits	0*	0*	0.0	0*	100.0-
NET INCOME BEFORE RESERVE TRANSFERS	192	170	11.6-	139	18.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	54	51	4.4-	36	28.8-
Net Reserve Transfer	22	18	15.4-	18	4.8-
Net Income After Net Reserve Transfer	170	151	11.1-	121	19.9-
Additional (Voluntary) Reserve Transfers	20	20	0.7-	15	21.4-
Adjusted Net Income	151	132	12.5-	106	19.7-

* Amount Less than 1 Million

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	804	842	4.7	878	4.3
INCOME					
Interest on Loans	4,317	4,624	7.1	4,710	1.9
(Less) Interest Refund	3	2	10.0-	2	20.9-
Income from Investments	1,399	1,519	8.6	1,614	6.3
Income from Trading Securities	1	1	25.1	0*	150.1-
Fee Income	437	493	12.9	528	7.0
Other Operating Income	174	216	23.8	243	12.3
TOTAL GROSS INCOME	6,325	6,851	8.3	7,093	3.5
EXPENSES					
Employee Compensation and Benefits	1,188	1,300	9.4	1,404	8.0
Travel and Conference Expense	38	40	5.7	43	7.0
Office Occupancy Expense	156	167	7.0	177	6.4
Office Operations Expense	568	623	9.7	667	7.1
Educational & Promotional Expense	76	87	13.9	89	3.1
Loan Servicing Expense	119	135	13.4	144	6.8
Professional and Outside Services	159	179	13.0	200	11.7
Provision for Loan Losses	319	379	19.0	325	14.2-
Member Insurance	22	23	5.7	24	0.8
Operating Fees	15	18	15.6	19	7.7
Miscellaneous Operating Expenses	55	64	16.0	66	4.2
TOTAL OPERATING EXPENSES	2,714	3,015	11.1	3,160	4.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2	3	21.3	1	54.6-
Gain (Loss) on Disp of Fixed Assets	0*	3	303.2	1	55.0-
Other Non-Oper Income (Expense)	3	8	189.8	11	32.3
Income (Loss) Before Cost of Funds	3,617	3,850	6.4	3,945	2.5
COST OF FUNDS					
Interest on Borrowed Money	43	43	0.3-	47	9.9
Dividends on Shares	2,757	2,994	8.6	3,019	0.8
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	817	813	0.5-	880	8.2
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	280	314	12.2	330	4.8
Net Reserve Transfer	88	89	1.1	124	39.8
Net Income After Net Reserve Transfer	729	724	0.7-	756	4.3
Additional (Voluntary) Reserve Transfers	113	130	14.9	125	3.9-
Adjusted Net Income	616	594	3.6-	631	6.1

* Amount Less than 1 Million

**TABLE 17
FEDERAL CREDIT UNIONS
NEGATIVE INCOME, AND CAMEL RATING DATA**

Negative Net Income Data as of June 30

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1995	7,412	495	6.68	-17,913
1996	7,244	479	6.61	-12,153
1997	7,069	607	8.59	-21,199
1998	6,907	665	9.63	-28,618
1999	6,707	854	12.73	-22,243

Losses By Assets Size as of June 30

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	378	304,300,144	-3,371,436	43,299,613
2 Million To 10 Million	290	1,426,752,681	-6,767,030	154,934,511
10 Million To 50 Million	163	3,370,738,116	-10,402,680	330,842,148
50 Million And Over	23	2,425,715,120	-1,701,861	214,576,997
Total	854	7,527,506,061	-22,243,007	743,653,269

Number of Credit Unions By Camel Rating as of June 30

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1995	948	4,247	2,037	170	9	7,411
1996	1,140	4,191	1,739	167	6	7,243
1997	1,370	3,940	1,556	184	16	7,066
1998	1,419	3,788	1,502	186	11	6,906
1999	1,360	3,754	1,393	184	15	6,706

Camel Rating 4 and 5 as of June 30

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1995	179	2.42	1,450,231,885	0.87
1996	173	2.39	1,320,970,079	0.73
1997	200	2.83	1,168,050,040	0.63
1998	197	2.85	1,979,912,656	1.00
1999	199	2.97	1,950,503,443	0.93

*The total number of credit unions by **CAMEL** rating as of June 30, may not reconcile to the total number of credit unions reporting for June 30. Some newly chartered credit unions may not yet have been examined and assigned a **CAMEL** rating.

Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.

Table 18
100 Largest Federal Credit Unions
June 30, 1999

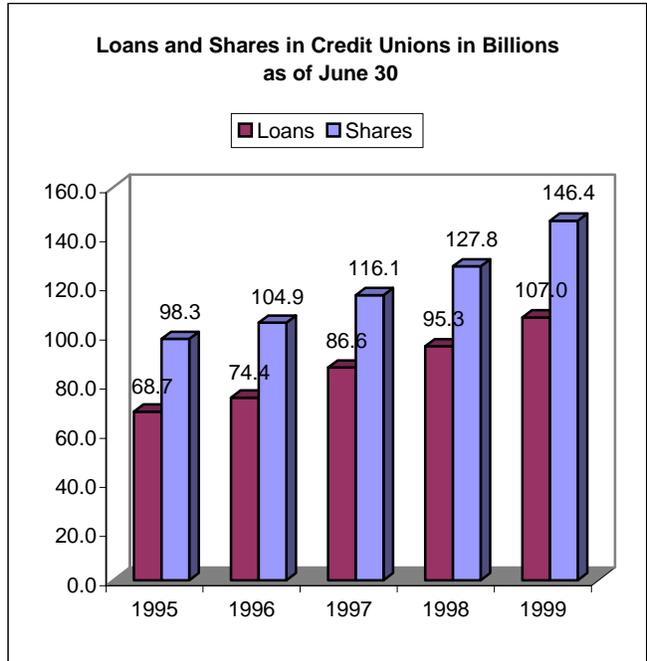
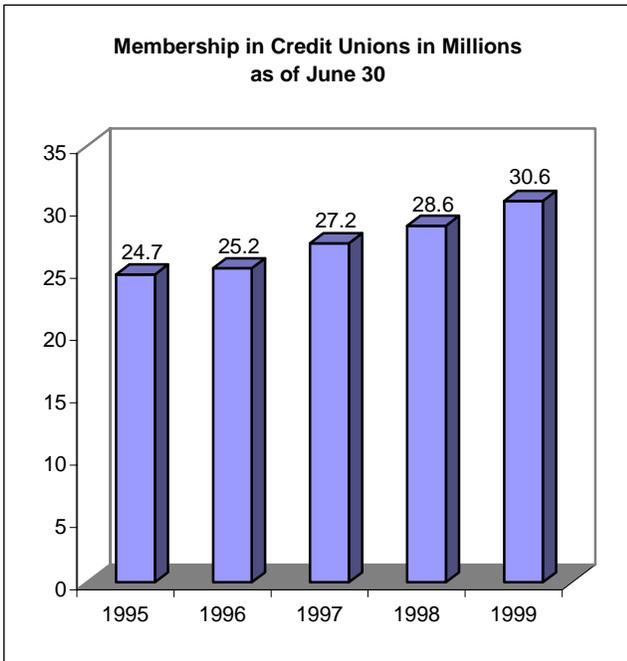
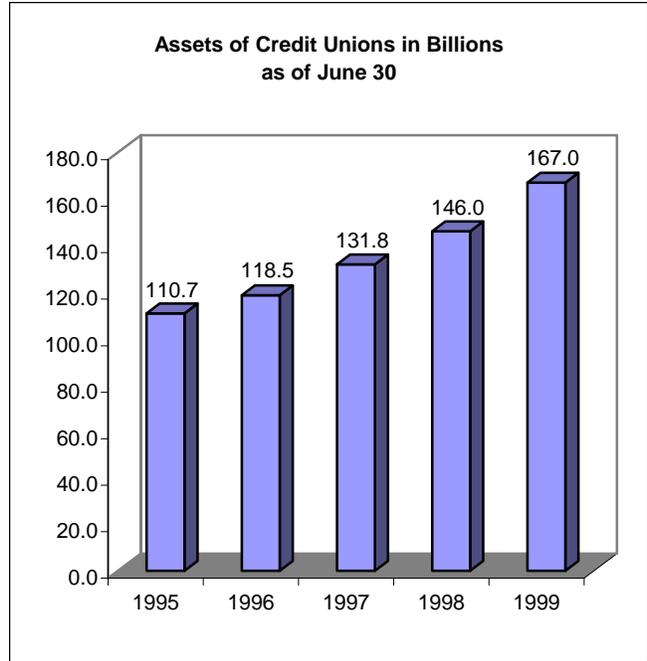
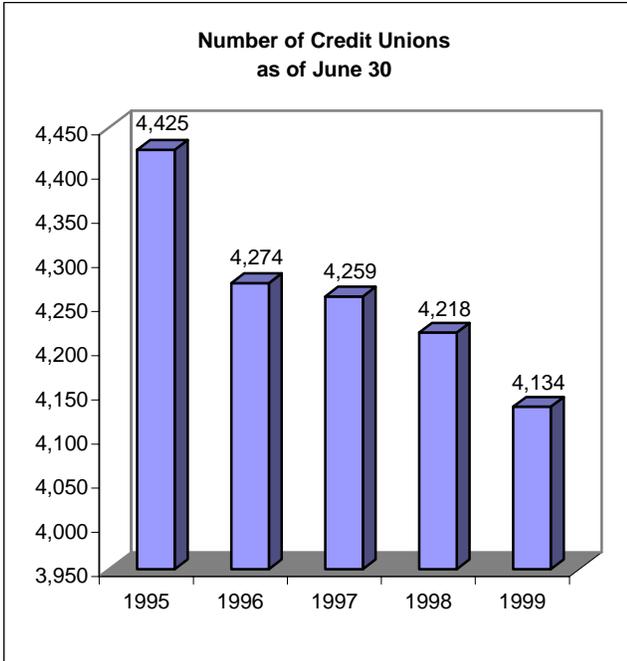
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	11,241,755,360
2	PENTAGON	2	ALEXANDRIA	VA	1935	3,147,337,089
3	AMERICAN AIRLINES EMPLOYEES	3	DFW AIRPORT	TX	1982	2,467,810,572
4	ORANGE COUNTY TEACHERS	4	SANTA ANA	CA	1934	2,372,437,442
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	2,130,563,539
6	CITIZENS EQUITY	8	PEORIA	IL	1937	1,864,049,905
7	HUGHES AIRCRAFT EMPLOYEES	6	MANHATTAN BEACH	CA	1940	1,856,216,709
8	STAR ONE	9	SUNNYVALE	CA	1956	1,702,875,222
9	ALASKA USA	7	ANCHORAGE	AK	1948	1,639,455,868
10	SECURITY SERVICE	10	SAN ANTONIO	TX	1956	1,621,148,027
11	JAX NAVY	11	JACKSONVILLE	FL	1952	1,581,514,787
12	ESL	12	ROCHESTER	NY	1995	1,493,054,206
13	RANDOLPH-BROOKS	17	UNIVERSAL CITY	TX	1952	1,165,640,081
14	SAN ANTONIO	13	SAN ANTONIO	TX	1935	1,158,648,483
15	DEARBORN	14	DEARBORN	MI	1950	1,158,054,626
16	EASTERN FINANCIAL	15	MIAMI	FL	1937	1,149,136,018
17	ENT	16	COLORADO SPRING	CO	1957	1,144,896,470
18	LOCKHEED	18	BURBANK	CA	1937	1,137,435,259
19	DESERT SCHOOLS	19	PHOENIX	AZ	1939	1,103,467,749
20	HUDSON VALLEY	20	POUGHKEEPSIE	NY	1963	1,066,357,865
21	BANK FUND STAFF	21	WASHINGTON	DC	1947	1,033,829,138
22	REDSTONE	22	HUNTSVILLE	AL	1951	988,312,509
23	VISIONS	23	ENDICOTT	NY	1966	987,809,503
24	TINKER	24	TINKER AFB	OK	1946	963,524,482
25	UNITED NATIONS	26	NEW YORK	NY	1947	940,367,100
26	BETHPAGE	25	BETHPAGE	NY	1941	927,538,298
27	MISSION	27	SAN DIEGO	CA	1961	916,486,010
28	H. P.	32	PALO ALTO	CA	1970	902,907,489
29	POLICE & FIRE	29	PHILADELPHIA	PA	1938	899,351,873
30	BELLCO FIRST	28	ENGLEWOOD	CO	1936	868,793,474
31	DIGITAL	36	MAYNARD	MA	1979	842,614,435
32	NORTH ISLAND	31	SAN DIEGO	CA	1940	834,546,230
33	TOWER	30	LAUREL	MD	1953	832,981,293
34	TEACHERS	33	FARMINGVILLE	NY	1952	817,586,612
35	TRAVIS	34	VACAVILLE	CA	1951	797,333,012
36	COASTAL	35	RALEIGH	NC	1967	786,663,805
37	GTE	37	TAMPA	FL	1935	736,981,972
38	AFFINITY	39	BEDMINSTER	NJ	1935	730,759,928
39	NWA	42	BLOOMINGTON	MN	1938	719,939,765
40	AT&T FAMILY	38	WINSTON-SALEM	NC	1952	686,810,354
41	KERN SCHOOLS	40	BAKERSFIELD	CA	1940	663,025,484
42	FOUNDERS	43	LANCASTER	SC	1961	653,498,776
43	NORTHWEST	41	HERNDON	VA	1947	650,103,178
44	IBM MID AMERICA EMPLOYEES	45	ROCHESTER	MN	1976	648,248,387
45	AEDC	49	TULLAHOMA	TN	1951	618,454,725
46	LANGLEY	44	HAMPTON	VA	1936	616,959,322
47	REYNOLDS CAROLINA	52	WINSTON-SALEM	NC	1967	613,015,107
48	MACDILL	56	TAMPA	FL	1955	607,187,602
49	STATE EMPLOYEES	55	ALBANY	NY	1934	606,013,525
50	EGLIN	48	FT. WALTON BCH.	FL	1954	599,770,386
51	ARIZONA	54	PHOENIX	AZ	1936	595,939,797
52	POLISH & SLAVIC	51	BROOKLYN	NY	1976	593,846,200

Table 18
100 Largest Federal Credit Unions
June 30, 1999

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	OMNIAMERICAN	61	FORT WORTH	TX	1956	581,388,802
54	FAIRWINDS	62	ORLANDO	FL	1949	581,031,047
55	AMERICAN EAGLE	57	EAST HARTFORD	CT	1935	575,659,496
56	SOUTH CAROLINA	59	NORTH CHARLESTO	SC	1936	573,174,286
57	ANDREWS	50	SUITLAND	MD	1948	560,099,260
58	CHARTWAY	60	VIRGINIA BEACH	VA	1959	556,660,316
59	PACIFIC SERVICE	58	WALNUT CREEK	CA	1936	555,291,433
60	KEESLER	68	BILOXI	MS	1947	536,560,660
61	NEVADA	70	LAS VEGAS	NV	1950	535,285,312
62	SANDIA LABORATORY	64	ALBUQUERQUE	NM	1948	531,597,755
63	MICHIGAN STATE UNIVERSITY	67	EAST LANSING	MI	1979	527,368,751
64	MERCK EMPLOYEES	66	RAHWAY	NJ	1936	518,722,070
65	MEMBERS 1ST	71	MECHANICSBURG	PA	1950	513,558,800
66	USALLIANCE	53	RYE	NY	1966	502,320,985
67	LONG BEACH SCHOOLS	75	LONG BEACH	CA	1935	500,368,591
68	PREMIER AMERICA	76	CHATSWORTH	CA	1957	496,043,777
69	MCDONNELL DOUGLAS WEST	73	HUNTINGTON BEAC	CA	1935	495,771,089
70	US AIRWAYS	74	MOON TOWNSHIP	PA	1953	495,276,588
71	ROBINS	72	WARNER ROBINS	GA	1954	490,800,296
72	ORNL	69	OAK RIDGE	TN	1948	488,206,578
73	ROCKWELL	77	DOWNEY	CA	1937	480,473,041
74	NASSAU EDUCATORS	82	VALLEY STREAM	NY	1938	476,073,161
75	OPERATING ENGINEERS LOCAL UNION #3	78	DUBLIN	CA	1963	473,940,802
76	NEW MEXICO EDUCATORS	83	ALBUQUERQUE	NM	1936	468,510,775
77	AFFINITY PLUS	81	ST PAUL	MN	1934	465,316,540
78	TYNDALL	79	PANAMA CITY	FL	1956	464,071,722
79	HAWAII STATE	80	HONOLULU	HI	1936	451,641,152
80	CENTRAL FLORIDA EDUCATORS	88	ORLANDO	FL	1937	451,587,399
81	CHEVRON	97	SAN FRANCISCO	CA	1935	443,052,431
82	XEROX	89	EL SEGUNDO	CA	1964	441,407,890
83	TROPICAL	85	MIAMI	FL	1935	436,041,473
84	MAX	87	MONTGOMERY	AL	1955	435,376,960
85	STATE DEPARTMENT	90	ALEXANDRIA	VA	1935	430,785,114
86	GREYLOCK	93	PITTSFIELD	MA	1935	419,411,495
87	FORT WORTH	91	FORT WORTH	TX	1940	416,089,050
88	ELI LILLY	95	INDIANAPOLIS	IN	1976	415,659,281
89	F & A	94	LOS ANGELES	CA	1936	411,147,274
90	FIBRE	92	LONGVIEW	WA	1937	407,983,864
91	GENERAL ELECTRIC EVENDALE EMPLOYE	98	CINCINNATI	OH	1954	407,661,258
92	LOCKHEED GEORGIA EMPLOYEES	96	MARIETTA	GA	1951	398,039,089
93	USA	104	TROY	MI	1964	389,743,416
94	IBM SOUTHEAST EMPLOYEES	101	BOCA RATON	FL	1969	389,142,049
95	NASA	102	BOWIE	MD	1949	380,582,082
96	DADE COUNTY SCHOOL EMPLOYEES	100	MIAMI	FL	1935	375,608,969
97	TRW SYSTEMS	99	MANHATTAN BEACH	CA	1963	374,788,917
98	AMERICAN FIRST	106	LA HABRA	CA	1989	373,216,499
99	CORNING FEDERAL CREDIT UNION	107	CORNING	NY	1936	368,670,610
100	DM	117	TUCSON	AZ	1955	367,154,785

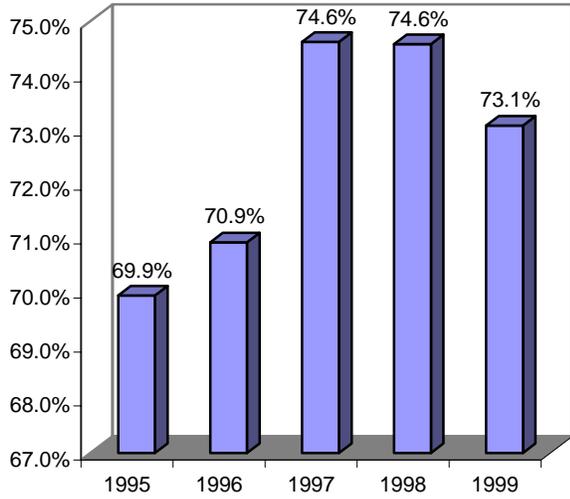
**FEDERALLY INSURED
STATE CHARTERED
CREDIT UNIONS**

Federally Insured State Credit Unions 5 Year Trends

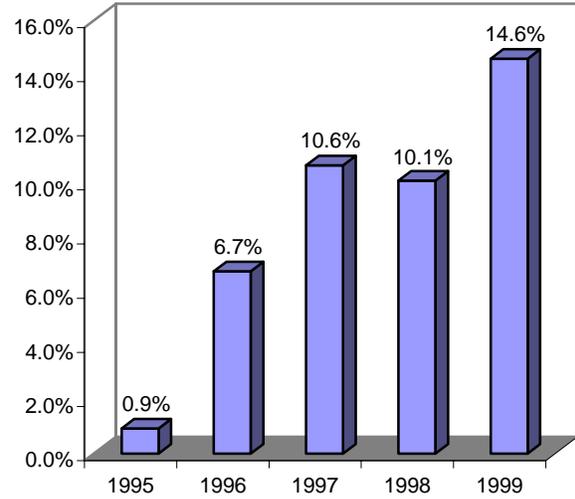


Federally Insured State Credit Unions 5 Year Trends

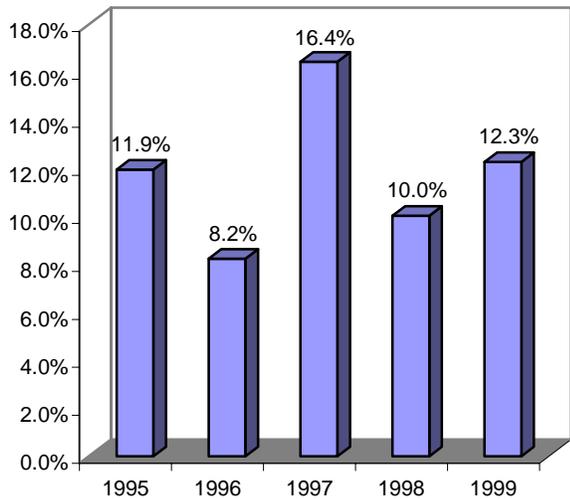
Loan to Share Ratio as of June 30



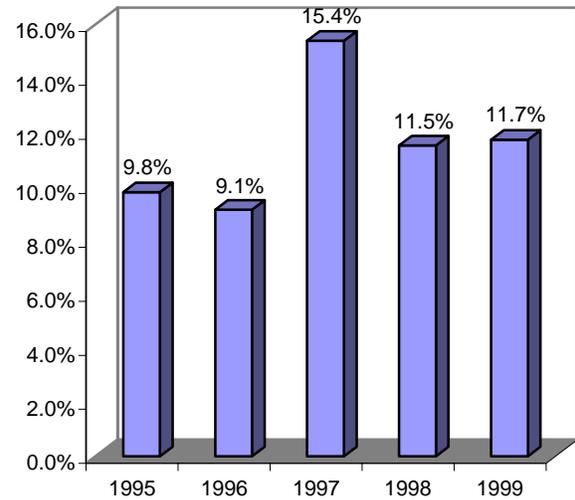
Share Growth Annually as of June 30



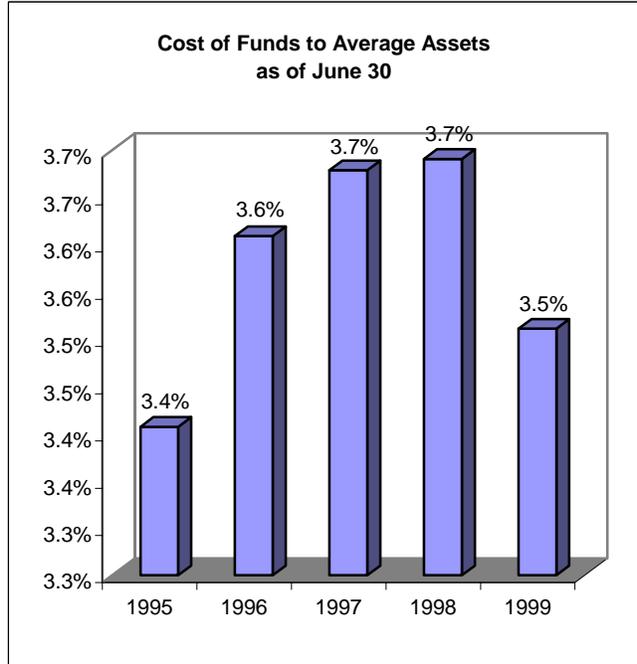
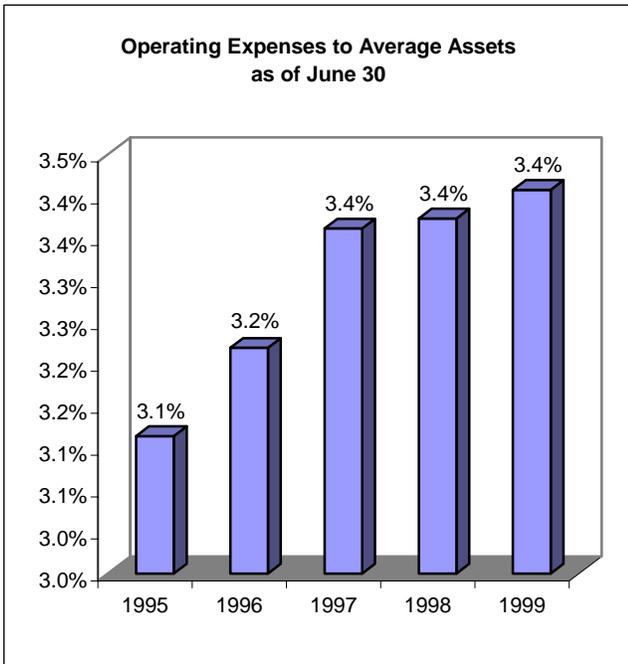
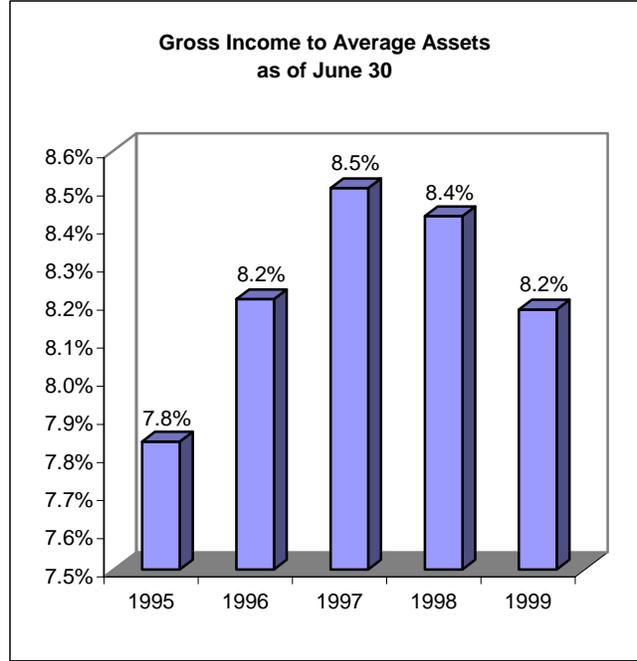
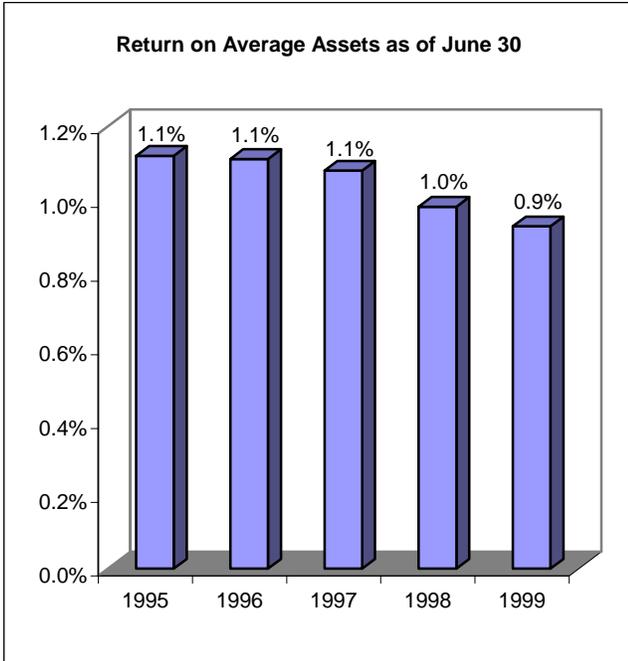
Loan Growth Annually as of June 30



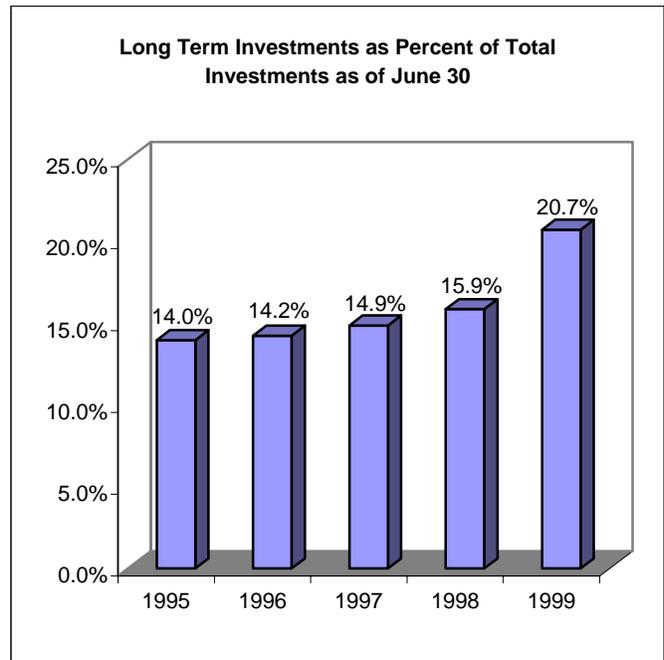
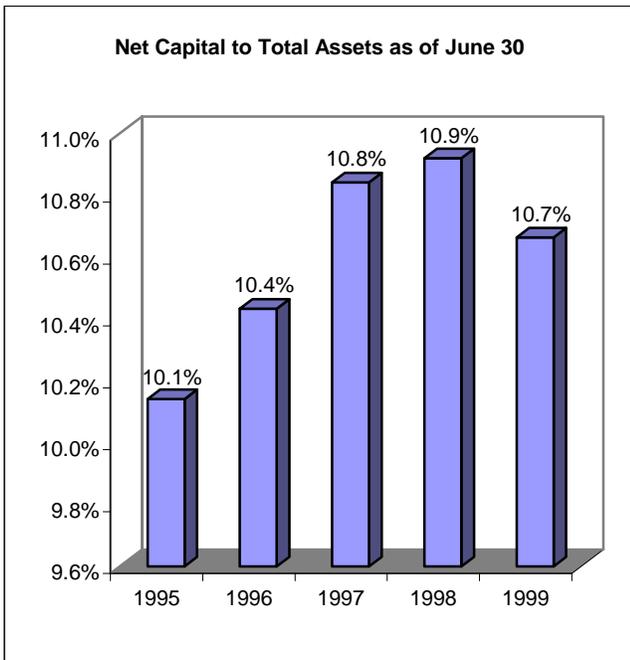
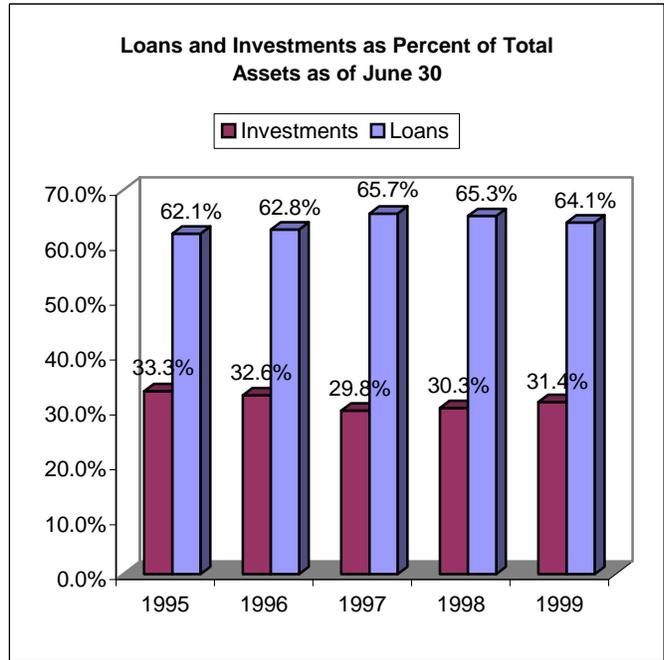
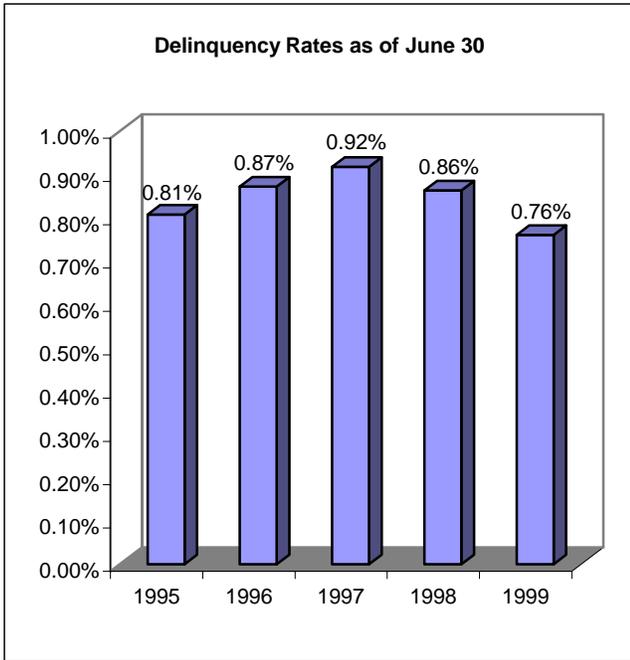
Capital Growth Annually as of June 30



Federally Insured State Credit Unions 5 Year Trends



Federally Insured State Credit Unions 5 Year Trends



(Investments greater than 3 years)

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	4,259	4,218	1.0-	4,134	2.0-
Cash	2,818	3,072	9.0	3,525	14.7
TOTAL LOANS OUTSTANDING	86,615	95,290	10.0	106,979	12.3
Unsecured Credit Card Loans	6,367	6,796	6.7	7,224	6.3
All Other Unsecured Loans	8,416	8,243	2.1-	8,168	0.9-
New Vehicle Loans	17,741	17,764	0.1	19,178	8.0
Used Vehicle Loans	17,113	19,896	16.3	23,125	16.2
First Mortgage Real Estate Loans	20,183	24,457	21.2	29,862	22.1
Other Real Estate Loans	10,065	11,166	10.9	11,963	7.1
All Other Loans to Members	6,322	6,576	4.0	6,974	6.1
Other Loans	407	392	3.7-	484	23.6
Allowance For Loan Losses	846	932	10.1	1,033	10.8
TOTAL INVESTMENTS	39,282	44,223	12.6	52,358	18.4
U.S. Government Obligations	5,649	4,490	20.5-	3,579	20.3-
Federal Agency Securities	12,615	13,702	8.6	17,691	29.1
Mutual Fund & Common Trusts	785	989	25.9	1,257	27.1
MCSD and PIC at Corporate CU	N/A	747	N/A	870	16.5
All Other Corporate Credit Union	12,035	14,218	18.1	16,786	18.1
Commercial Banks, S&Ls	5,282	6,002	13.6	7,409	23.4
Credit Unions -Loans to, Deposits in	198	259	30.8	356	37.2
NCUSIF Capitalization Deposit	1,068	1,149	7.6	1,318	14.8
Other Investments	1,650	2,666	61.6	3,092	16.0
Land and Building	1,957	2,194	12.1	2,509	14.3
Other Fixed Assets	612	677	10.6	794	17.3
Other Real Estate Owned	26	30	13.9	37	22.9
Other Assets	1,310	1,424	8.8	1,782	25.1
TOTAL ASSETS	131,776	145,979	10.8	166,952	14.4
LIABILITIES					
Total Borrowings	287	358	24.9	858	139.5
Accrued Dividends/Interest Payable	247	253	2.3	263	3.8
Acct Payable and Other Liabilities	858	1,632	90.1	1,589	2.6-
TOTAL LIABILITIES	1,393	2,243	61.1	2,710	20.8
EQUITY/SAVINGS					
TOTAL SAVINGS	116,086	127,785	10.1	146,418	14.6
Share Drafts	13,114	14,794	12.8	17,296	16.9
Regular Shares	49,560	51,734	4.4	57,441	11.0
Money Market Shares	12,305	14,871	20.9	19,292	29.7
Share Certificates/CDs	26,383	30,929	17.2	35,630	15.2
IRA/Keogh Accounts	12,649	13,131	3.8	14,182	8.0
All Other Shares and Member Deposits	1,861	2,075	11.5	2,226	7.3
Non-Member Deposits	214	251	17.3	351	39.6
Regular Reserves	4,573	5,012	9.6	5,629	12.3
Investment Valuation Reserve	11	11	0.6-	22	93.5
Uninsured Secondary Capital	4	4	20.5	0*	78.4-
Accum. Unrealized G/L on A-F-S	-21	50	338.3-	-103	306.6-
Other Reserves	1,352	1,625	20.2	1,793	10.3
Undivided Earnings	8,144	9,012	10.7	10,254	13.8
Net Income	233	237	1.6	229	3.5-
TOTAL EQUITY	14,297	15,951	11.6	17,824	11.7
TOTAL LIABILITIES/EQUITY/SAVINGS	131,776	145,979	10.8	166,952	14.4

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	4,259	4,218	1.0-	4,134	2.0-
INCOME					
Interest on Loans	3,739	4,100	9.6	4,380	6.8
(Less) Interest Refund	3	3	0.1-	2	20.2-
Income from Investments	1,084	1,170	8.0	1,330	13.7
Income from Trading Securities	0*	0*	2,917.3	-3	2,345.9-
Fee Income	373	436	16.7	510	17.0
Other Operating Income	124	149	19.5	186	25.4
TOTAL GROSS INCOME	5,318	5,852	10.0	6,401	9.4
EXPENSES					
Employee Compensation and Benefits	1,014	1,134	11.8	1,290	13.8
Travel and Conference Expense	35	39	13.0	43	8.0
Office Occupancy Expense	145	159	9.9	183	14.7
Office Operations Expense	472	522	10.6	601	15.1
Educational & Promotional Expense	71	78	10.7	88	12.8
Loan Servicing Expense	90	104	15.2	127	21.8
Professional and Outside Services	149	173	15.9	192	10.8
Provision for Loan Losses	243	275	13.4	272	1.2-
Member Insurance	36	36	0.5-	34	4.1-
Operating Fees	15	16	5.1	17	7.9
Miscellaneous Operating Expenses	76	81	6.8	91	12.7
TOTAL OPERATING EXPENSES	2,346	2,618	11.6	2,938	12.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	6	1,298.8	-1	124.5-
Gain (Loss) on Disp of Fixed Assets	2	1	19.8-	4	166.8
Other Non-Oper Income (Expense)	3	3	29.3	8	132.0
Income (Loss) Before Cost of Funds	2,977	3,245	9.0	3,473	7.1
COST OF FUNDS					
Interest on Borrowed Money	13	14	11.6	22	55.5
Dividends on Shares	1,804	2,025	12.2	2,170	7.2
Interest on Deposits	485	524	8.1	554	5.9
NET INCOME BEFORE RESERVE TRANSFERS	676	682	0.9	727	6.6
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	186	195	4.5	215	10.4
Net Reserve Transfer	72	69	5.0-	85	24.0
Net Income After Net Reserve Transfer	603	613	1.6	641	4.6
Additional (Voluntary) Reserve Transfers	68	70	4.3	116	64.2
Adjusted Net Income	536	543	1.3	526	3.1-

* Amount Less than 1 Million

TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
June 30, 1999

Number of Credit Unions on this Report: 4,134

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	5,293,961
Other Unsecured Loans	3,733,254
New Vehicle	1,643,800
Used Vehicle	3,007,274
1st Mortgage	437,882
Other Real Estate	615,356
All Other Member Loans	1,166,201
All Other Loans	35,199
Total Number of Loans	15,932,804

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	113,723
Amount of Loans Delinquent 2-6 months	546,952,912
Number of Loans Delinquent 6-12 months	40,918
Amount of Loans Delinquent 6-12 months	183,902,490
Number of Loans Delinquent 12 months or more	17,404
Amount of Loans Delinquent 12 months or more	81,851,781
Total Number of Delinquent Loans	172,045
Total Amount of Delinquent Loans	812,707,183

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	31,563
Amount of Loans Delinquent 2-6 months	72,523,089
Number of Loans Delinquent 6-12 months	10,187
Amount of Loans Delinquent 6-12 months	26,075,022
Number of Loans Delinquent 12 months or more	2,130
Amount of Loans Delinquent 12 months or more	5,057,771
Total Number of Delinquent Loans	43,880
Total Amount of Delinquent Loans	103,655,882

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	304,552,436
Total Recoveries on Charge-Offs	52,749,502
Total Credit Card Loans Charged Off YTD	83,864,078
Total Credit Card Recoveries YTD	7,145,676
Total Number of Loans Purchased	5,856
Total Amount of Loans Purchased	170,417,866
Number of Loans to CU Officials	56,885
Amount of Loans to CU Officials	777,780,545
Total Number of Loans Granted Y-T-D	4,242,409
Total Amount of Loans Granted Y-T-D	32,810,714,604

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	304,148
Amount of 1st Mortgage Fixed Rate	20,240,404,354
Number of 1st Mortgage Adjustable Rate	133,734
Amount of 1st Mortgage Adjustable Rate	9,621,651,195
Number of Other R.E. Closed-End Fixed Rate	272,638
Amount of Other R.E. Closed-End Fixed Rate	5,230,003,949
Number of Other R.E. Closed-End Adj. Rate	26,530
Amount of Other R.E. Closed-End Adj. Rate	605,769,380
Number of Other R.E. Open-End Adj. Rate	299,820
Amount of Other R.E. Open-End Adj. Rate	5,695,802,355
Number of Other R.E. Not Included Above	16,368
Amount of Other R.E. Not Included Above	431,774,041

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	63,633
Amount of 1st Mortgage Fixed Rate	5,351,214,151
Number of 1st Mortgage Adjustable Rate	18,770
Amount of 1st Mortgage Adjustable Rate	1,775,948,488
Number of Other R.E. Closed-End Fixed Rate	57,064
Amount of Other R.E. Closed-End Fixed Rate	1,316,317,043
Number of Other R.E. Closed-End Adj. Rate	5,867
Amount of Other R.E. Closed-End Adj. Rate	154,734,400
Number of Other R.E. Open-End Adj. Rate	93,695
Amount of Other R.E. Open-End Adj. Rate	1,145,216,419
Number of Other R.E. Not Included Above	4,612
Amount of Other R.E. Not Included Above	120,351,119

TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
June 30, 1999

Number of Credit Unions on this Report: 4,134

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	80,883,816
1st Mortgage Fixed Rate, 2-6 months	30,836,612
1st Mortgage Fixed Rate, 6-12 months	10,874,808
1st Mortgage Fixed Rate, 12 months or more	6,499,317
1st Mortgage Adjustable Rate, 1-2 months	73,367,073
1st Mortgage Adjustable Rate, 2-6 months	33,943,110
1st Mortgage Adjustable Rate, 6-12 months	7,914,986
1st Mortgage Adjustable Rate 12, months or more	4,820,626
Other Real Estate Fixed Rate, 1-2 months	24,289,566
Other Real Estate Fixed Rate, 2-6 months	11,612,239
Other Real Estate Fixed Rate, 6-12 months	3,962,099
Other Real Estate Fixed Rate, 12 months or more	1,970,432
Other Real Estate Adjustable Rate, 1-2 months	24,563,111
Other Real Estate Adjustable Rate, 2-6 months	11,464,721
Other Real Estate Adjustable Rate, 6-12 months	3,452,679
Other Real Estate Adjustable Rate 12, months or more	1,860,300

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	1,958,664
1st Mortgage Loans Recovered Y-T-D	658,211
Other Real Estate Loans Charged Off Y-T-D	4,421,318
Other Real Estate Loans Recovered Y-T-D	300,640
Allowance for Real Estate Loan Losses	118,840,099
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,236,434,695
Amount of All First Mortgages Sold Y-T-D	1,826,416,316
Short-term Real Estate Loans (< 3 years)	16,468,189,991

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	10,936
Amount of Agricultural MBL	361,153,945
Number of All Other MBL	25,937
Amount of All Other MBL	2,154,074,742

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	4,969
Amount of Agricultural MBL	123,789,908
Number of All Other MBL	7,509
Amount of All Other MBL	551,550,290

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	4,604,631
Agricultural, 2-6 months	7,521,016
Agricultural, 6-12 months	1,100,805
Agricultural, 12 months or more	1,489,556
All Other MBL, 1-2 months	21,993,834
All Other MBL, 2-6 months	8,139,407
All Other MBL, 6-12 months	3,800,437
All Other MBL, 12 months or more	979,282

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	537,600
Agricultural MBL Recovered Y-T-D	179,943
All Other MBL Charged of Y-T-D	1,149,337
All Other MBL Recovered Y-T-D	239,850
Allowance for MBL Losses	33,038,454
Concentration of Credit for MBL	344,554,831
Construction or Development MBL	104,572,718

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
June 30, 1999

Number of Credit Unions on this Report: 4,134

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	11,624,450
Regular Share Accounts	32,070,366
Money Market Share Accounts	1,298,664
Share Certificate Accounts	2,798,770
IRA/Keogh & Retirement Accounts	1,492,893
Other Shares and Deposit	1,634,002
Non-Member Deposits	11,474
Total Number of Savings Accounts	50,930,619

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	5,207,310,138
Credit Card Lines	19,376,023,147
Outstanding Letters of Credit	58,602,691
Commercial Real Estate, Construction, Land Development	156,775,505
Unsecured Share Draft Lines of Credit	2,633,651,592
Other Unused Commitments	2,129,274,737
Amount of Loans Sold/Swapped with Recourse Y-T-D	190,345,120
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	130,230,637
Pending Bond Claims	10,548,435

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	1,249	League Audit Service	539
CPA Audit Without Opinion	665	Outside Accountant	351
CPA Opinion Audit	1,330		

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

Manual System	139	CU Developed In-House	260
Vendor Supplied In-House	2,562	Other	52
Vendor On-Line Service Bur.	1,121		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	12,836,502,417
Repurchase Agreements	206,090,383
Reverse Repurchase Agreements Invested	106,400,000
Non-Mortgage Backed Derivatives	345,524,353
Mortgage Pass-through Securities	2,411,254,274
CMO/REMIC	1,339,791,453

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
June 30, 1999

Number of Credit Unions on this Report: 4,134

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	252,506,924
Number Members Filing Chapter 7 Bankruptcy Y-T-D	36,227
Number Members Filing Chapter 13 Bankruptcy Y-T-D	11,153
Amount of Loans Subject to Bankruptcies	240,606,502
Number of Current Members	30,553,878
Number of Potential Members	177,007,857
Number of Full Time Employees	65,240
Number of Part Time Employees	14,470
Number of CUs Reporting E-Mail Addresses	1,661
Number of CUs Reporting WWW Sites	987

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS	1,262
Amount Invested in CUSOS	102,700,784
Amount Loaned to CUSOS	32,106,253
Credit Union Portion of Net Income(Loss) Resulting From CUSO	3,388,237
Number of CUSOS Wholly Owned	195
Predominant Service of CUSO:	
Mortgage Processing	67
EDP Processing	117
Shared Branching	294
Insurance Services	60
Investment Services	99
Auto Buying, Leasing, Indirect Lending	96
Credit Cards	81
Trust Services	2
Item Processing	114
Tax Preparation	0
Travel	1
Other	205

**TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED STATE CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 4,134

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	164	272	69	488	828
Reverse Repurchase Agreements	4	10	0*	20	30
Subordinated CDCU Debt	2	0*	0*	0*	0*
TOTAL BORROWINGS	167	281	69	508	858

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	2,621	17,296	N/A	N/A	17,296
Regular Shares	4,121	57,441	N/A	N/A	57,441
Money Market Shares	1,181	19,292	N/A	N/A	19,292
Share Certificates/CDS	2,766	26,456	7,731	1,443	35,630
IRA/KEOGH, Retirements	2,389	10,646	2,600	935	14,182
All Other Shares/Deposits	1,644	2,187	17	22	2,226
Non-Members Deposits	230	254	85	13	351
TOTAL SAVINGS	4,130	133,572	10,434	2,412	146,418

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	1,190	4,124	4,873	3,104	455	12,556
Available for Sale	1,147	4,712	4,196	3,424	464	12,796
Trading	15	35	N/A	N/A	N/A	35
Non-SFAS 115 Investments	4,130	20,521	3,057	1,947	1,446	26,971
TOTAL INVESTMENTS	4,130	29,392	12,126	8,476	2,364	52,358

* Amount less than 1 million

TABLE 6
Federally Insured State Credit Unions
INTEREST RATES BY TYPE OF LOAN

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	1	\$173,422	0	\$0
5.0% To 6.0%	1	\$135,588	1	\$64,803	27	\$130,808,050
6.0% To 7.0%	3	\$9,863,525	8	\$24,264,933	703	\$5,816,276,967
7.0% To 8.0%	9	\$7,770,515	6	\$2,755,593	1,872	\$9,279,671,913
8.0% To 9.0%	11	\$29,486,007	37	\$30,766,503	953	\$3,368,690,047
9.0% To 10.0%	82	\$519,555,526	105	\$179,698,884	224	\$236,241,378
10.0% To 11.0%	105	\$484,953,178	227	\$942,145,645	69	\$308,198,220
11.0% To 12.0%	321	\$1,370,853,822	316	\$1,147,461,759	4	\$21,554,267
12.0% To 13.0%	652	\$2,040,741,190	912	\$1,757,594,728	21	\$3,533,993
13.0% To 14.0%	518	\$1,606,483,117	692	\$1,507,594,057	5	\$5,751,289
14.0% To 15.0%	247	\$937,040,778	585	\$1,070,705,214	1	\$63,540
15.0% To 16.0%	74	\$179,250,297	635	\$1,050,963,702	2	\$224,246
16.0% Or More	44	\$37,402,597	412	\$452,515,376	3	\$5,229,898
Not Reporting Or Zero ..	2,067	\$310,252	197	\$802,324	250	\$2,241,516
Total	4,134	\$7,223,846,392	4,134	\$8,167,506,943	4,134	\$19,178,485,324
Average Rate	13.0%		13.3%		8.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	2	\$866,279	0	\$0
5.0% To 6.0%	2	\$12,881,196	3	\$33,806,590	4	\$6,021,752
6.0% To 7.0%	151	\$3,044,039,288	209	\$8,760,271,521	59	\$281,815,096
7.0% To 8.0%	803	\$8,224,204,945	996	\$17,553,990,897	530	\$4,030,725,311
8.0% To 9.0%	1,338	\$7,612,042,390	456	\$2,788,588,973	1,019	\$5,271,391,105
9.0% To 10.0%	881	\$2,938,577,812	171	\$565,492,254	530	\$2,130,259,842
10.0% To 11.0%	412	\$877,941,455	95	\$87,596,508	144	\$193,385,834
11.0% To 12.0%	116	\$167,980,594	21	\$13,908,902	32	\$25,296,555
12.0% To 13.0%	159	\$167,859,118	39	\$4,672,347	27	\$10,082,329
13.0% To 14.0%	35	\$50,339,917	3	\$41,956	5	\$306,301
14.0% To 15.0%	11	\$5,219,158	2	\$148,660	2	\$3,073,945
15.0% To 16.0%	21	\$8,270,907	2	\$29,285	2	\$21,245
16.0% Or More	10	\$15,339,506	2	\$14,061	1	\$837,000
Not Reporting Or Zero ..	195	\$702,401	2,133	\$52,627,316	1,779	\$10,133,410
Total	4,134	\$23,125,398,687	4,134	\$29,862,055,549	4,134	\$11,963,349,725
Average Rate	9.4%		8.4%		9.2%	

Interest Rate Category	Other Member Loans		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	15	\$4,543,483	1	\$1,214
5.0% To 6.0%	148	\$124,609,019	6	\$382,439
6.0% To 7.0%	404	\$289,147,771	36	\$35,094,054
7.0% To 8.0%	499	\$716,943,017	68	\$202,486,879
8.0% To 9.0%	634	\$2,006,787,372	101	\$69,424,973
9.0% To 10.0%	575	\$1,348,680,719	62	\$33,660,306
10.0% To 11.0%	497	\$969,152,835	51	\$20,400,471
11.0% To 12.0%	174	\$341,782,833	18	\$4,267,336
12.0% To 13.0%	370	\$549,656,443	31	\$20,265,212
13.0% To 14.0%	104	\$183,015,679	7	\$781,491
14.0% To 15.0%	82	\$222,656,819	6	\$1,045,184
15.0% To 16.0%	88	\$95,013,287	6	\$1,224,865
16.0% Or More	49	\$63,255,014	2	\$154,170
Not Reporting Or Zero ..	495	\$59,244,305	3,739	\$94,858,630
Total	4,134	\$6,974,488,596	4,134	\$484,047,224
Average Rate	9.2%		9.5%	

TABLE 7
Federally Insured State Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	793	\$8,192,654,208	114	\$944,635,278	5	\$17,750,417
2.0% To 3.0%	721	\$4,465,690,283	1,537	\$22,523,996,868	121	\$1,609,429,823
3.0% To 4.0%	99	\$1,379,299,757	1,632	\$20,235,012,331	682	\$9,542,227,597
4.0% To 5.0%	10	\$68,283,691	594	\$8,858,714,006	356	\$7,882,034,002
5.0% To 6.0%	2	\$548,816	166	\$4,648,785,410	15	\$236,339,389
6.0% To 7.0%	0	\$0	30	\$170,563,981	0	\$0
7.0% Or More	0	\$0	14	\$37,165,011	0	\$0
Not Reporting Or Zero ..	2,509	\$3,189,416,046	47	\$22,387,604	2,955	\$4,402,612
Total	4,134	\$17,295,892,801	4,134	\$57,441,260,489	4,134	\$19,292,183,840
Average Rate	2.1%		3.3%		3.8%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	0	\$0	3	\$538,570	4	\$900,143
2.0% To 3.0%	3	\$7,880,579	98	\$626,056,875	22	\$7,407,822
3.0% To 4.0%	48	\$132,573,197	400	\$2,307,271,222	32	\$11,063,553
4.0% To 5.0%	1,765	\$24,134,591,653	1,125	\$6,429,615,529	46	\$132,062,090
5.0% To 6.0%	884	\$11,152,156,183	678	\$4,358,904,852	64	\$95,886,858
6.0% To 7.0%	33	\$133,529,064	78	\$450,127,921	37	\$99,098,342
7.0% Or More	3	\$2,084,322	3	\$8,650,465	1	\$100,000
Not Reporting Or Zero ..	1,398	\$67,242,152	1,749	\$576,679	3,928	\$4,422,297
Total	4,134	\$35,630,057,150	4,134	\$14,181,742,113	4,134	\$350,941,105
Average Rate	5.4%		4.7%		4.7%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
June 30, 1999

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
Capital to Total Assets	11.29	16.63	13.58	12.18	10.95
Net Capital (Est.) to Total Assets	10.66	15.26	12.83	11.52	10.34
Delinquent Loans to Capital	4.31	11.67	7.01	5.44	3.79
Solvency Evaluation (Est.)	112.16	118.15	114.83	113.14	111.77
Classified Assets (Est.) to Capital	5.59	8.27	5.58	5.40	5.61
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.76	3.20	1.57	1.06	0.64
Net Charge-Offs to Average Loans	0.48	0.60	0.45	0.47	0.49
Fair Value H-T-M to Book Value H-T-M	102.23	155.17	130.77	102.21	101.92
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.80	0.76	-1.00	-0.86	-0.80
Delinquent Loans to Assets	0.49	1.94	0.95	0.66	0.42
EARNINGS:					
Return on Average Assets	0.90	0.47	0.70	0.66	0.97
Gross Income to Average Assets	7.91	7.56	7.61	7.81	7.95
Cost of Funds to Average Assets	3.39	2.79	3.05	3.15	3.47
Net Margin to Average Assets	4.52	4.77	4.56	4.66	4.48
Operating Expenses to Average Assets	3.29	3.93	3.61	3.68	3.19
Provision for Loan Losses to Average Assets	0.34	0.40	0.26	0.33	0.34
Net Interest Margin to Average Assets	3.66	4.49	4.03	3.90	3.58
Operating Expenses to Gross Income	41.65	51.99	47.46	47.13	40.09
Fixed Assets and Oreos to Total Assets	2.00	0.40	1.24	2.14	2.02
Net Operating Expenses to Average Assets	2.66	3.78	3.21	3.10	2.53
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	24.43	4.52	10.06	18.49	26.58
Regular Shares to Savings and Borrowings	39.03	86.11	65.31	47.43	35.60
Total Loans to Total Savings	73.06	72.20	70.33	71.31	73.59
Total Loans to Total Assets	64.08	60.68	60.83	62.53	64.60
Cash Plus Short-Term Investments to Assets	19.72	36.08	31.61	25.29	17.80
Total Savings and Borrowings to Earning Assets	92.43	87.55	90.52	92.30	92.59
Borrowings to Total Savings and Capital	0.46	0.07	0.09	0.05	0.57
Estimated Loan Maturity in Months	22.65	14.51	14.94	19.76	24.28
PRODUCTIVITY:					
Members to Potential Members	17.26	10.81	10.27	16.68	18.95
Borrowers to Members	52.15	30.93	38.91	46.40	55.65
Members to Full-Time Employees	422	396	496	455	407
Average Savings Per Member	4,792	1,727	2,852	3,681	5,388
Average Loan Balance	6,714	4,030	5,156	5,656	7,125
Salary & Benefits to Full-Time Employees	35,612	15,110	29,333	33,033	37,245
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	68.39	76.13	71.66	69.70	67.89
Income From Investments	20.78	20.08	21.25	20.60	20.80
Income Form Trading Securities	-0.05	0.00	0.00	-0.24	-0.01
Fee Income	7.96	2.02	5.33	7.47	8.25
Other Operating Income	2.91	1.77	1.76	2.48	3.07
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	43.93	41.83	45.93	43.35	43.96
Travel and Conference	1.45	1.28	1.39	1.61	1.41
Office Occupancy	6.22	4.09	4.74	5.88	6.41
Office Operations	20.45	16.55	18.44	19.35	20.87
Educational and Promotional	3.00	0.81	1.46	2.57	3.22
Loan Servicing	4.32	1.66	2.53	3.94	4.55
Professional and Outside Services	6.53	5.19	7.97	9.12	5.81
Provision for Loan Losses	9.25	9.17	6.76	8.33	9.64
Member Insurance	1.16	9.84	4.68	2.00	0.67
Operating Fees	0.59	2.67	1.54	0.81	0.46
Miscellaneous Operating Expenses	3.11	6.91	4.57	3.05	3.00

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,157	1,070	7.5-	969	9.4-
Cash	45	44	1.3-	38	13.0-
TOTAL LOANS OUTSTANDING	664	593	10.7-	519	12.5-
Unsecured Credit Card Loans	12	7	44.0-	6	17.4-
All Other Unsecured Loans	129	125	2.9-	111	11.2-
New Vehicle Loans	191	160	16.3-	135	15.4-
Used Vehicle Loans	227	213	6.1-	195	8.7-
First Mortgage Real Estate Loans	10	9	14.9-	7	17.8-
Other Real Estate Loans	10	9	0.8-	8	15.2-
All Other Loans to Members	79	65	17.2-	51	22.7-
Other Loans	6	4	31.1-	6	45.0
Allowance For Loan Losses	14	13	5.0-	12	10.6-
TOTAL INVESTMENTS	306	304	0.7-	303	0.5-
U.S. Government Obligations	5	5	0.9-	3	38.1-
Federal Agency Securities	2	1	38.9-	1	15.5-
Mutual Fund & Common Trusts	8	7	8.9-	7	0.8
MCSD and PIC at Corporate CU	N/A	11	N/A	9	15.7-
All Other Corporate Credit Union	175	168	3.9-	174	3.4
Commercial Banks, S&Ls	99	95	3.8-	92	3.4-
Credit Unions -Loans to, Deposits in	5	4	20.7-	6	37.0
NCUSIF Capitalization Deposit	8	8	8.3-	7	9.7-
Other Investments	4	5	19.8	4	24.8-
Land and Building	1	1	9.1-	0*	17.7-
Other Fixed Assets	2	2	2.8-	2	1.7
Other Real Estate Owned	0*	0*	72.3-	0*	66.8-
Other Assets	5	4	16.1-	3	12.6-
TOTAL ASSETS	1,011	936	7.4-	855	8.6-
LIABILITIES					
Total Borrowings	2	2	2.4-	0*	73.5-
Accrued Dividends/Interest Payable	4	3	11.9-	3	9.3-
Acct Payable and Other Liabilities	3	2	13.0-	2	0.0-
TOTAL LIABILITIES	9	8	9.7-	6	25.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	854	786	7.9-	719	8.6-
Share Drafts	10	14	39.9-	10	31.0-
Regular Shares	749	683	8.9-	620	9.2-
Money Market Shares	3	2	27.0-	4	97.9
Share Certificates/CDs	55	53	3.9-	55	3.1
IRA/Keogh Accounts	19	14	23.1-	13	8.6-
All Other Shares and Member Deposits	13	14	10.7	10	29.4-
Non-Member Deposits	5	6	19.8	8	22.5
Regular Reserves	53	49	7.1-	45	8.7-
Investment Valuation Reserve	0*	0*	0.0	0*	100.0-
Uninsured Secondary Capital	0*	0*	63.8-	0*	41.9-
Accum. Unrealized G/L on A-F-S	0*	0*	177.3-	0*	109.2
Other Reserves	10	9	2.9-	8	18.4-
Undivided Earnings	82	80	1.8-	76	5.2-
Net Income	3	3	10.2-	1	44.5-
TOTAL EQUITY	148	142	3.9-	130	8.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,011	936	7.4-	855	8.6-

* Amount Less than 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,447	1,410	2.6-	1,326	6.0-
Cash	223	224	0.8	227	1.0
TOTAL LOANS OUTSTANDING	4,774	4,658	2.4-	4,220	9.4-
Unsecured Credit Card Loans	166	141	14.6-	121	14.1-
All Other Unsecured Loans	693	669	3.6-	597	10.6-
New Vehicle Loans	1,446	1,315	9.1-	1,149	12.6-
Used Vehicle Loans	1,362	1,439	5.7	1,383	3.9-
First Mortgage Real Estate Loans	304	313	3.0	281	10.3-
Other Real Estate Loans	267	288	7.6	255	11.5-
All Other Loans to Members	499	467	6.3-	411	11.9-
Other Loans	38	27	28.8-	22	17.5-
Allowance For Loan Losses	60	58	4.0-	53	9.1-
TOTAL INVESTMENTS	2,289	2,297	0.3	2,416	5.2
U.S. Government Obligations	117	87	25.4-	62	28.5-
Federal Agency Securities	105	75	28.6-	55	26.0-
Mutual Fund & Common Trusts	32	30	5.8-	32	6.7
MCSD and PIC at Corporate CU	N/A	67	N/A	59	11.2-
All Other Corporate Credit Union	1,134	1,127	0.6-	1,255	11.3
Commercial Banks, S&Ls	773	787	1.8	827	5.1
Credit Unions -Loans to, Deposits in	30	27	7.9-	29	6.1
NCUSIF Capitalization Deposit	60	59	2.7-	56	5.2-
Other Investments	38	38	1.8-	40	5.4
Land and Building	60	60	1.3	56	7.0-
Other Fixed Assets	27	29	6.7	29	0.1
Other Real Estate Owned	0*	2	176.8	1	44.2-
Other Assets	46	42	7.7-	41	2.1-
TOTAL ASSETS	7,359	7,255	1.4-	6,938	4.4-
LIABILITIES					
Total Borrowings	5	5	7.3-	5	19.3
Accrued Dividends/Interest Payable	18	18	0.3-	16	10.5-
Acct Payable and Other Liabilities	28	29	3.8	25	13.2-
TOTAL LIABILITIES	52	52	1.2	47	9.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	6,386	6,265	1.9-	6,000	4.2-
Share Drafts	404	398	1.4-	377	5.4-
Regular Shares	4,301	4,129	4.0-	3,923	5.0-
Money Market Shares	182	192	5.2	177	7.5-
Share Certificates/CDs	944	1,018	7.8	1,063	4.4
IRA/Keogh Accounts	397	362	8.7-	323	10.8-
All Other Shares and Member Deposits	142	148	4.2	122	17.7-
Non-Member Deposits	15	16	8.9	15	9.9-
Regular Reserves	305	306	0.4	286	6.3-
Investment Valuation Reserve	0*	0*	71.8	0*	4.7-
Uninsured Secondary Capital	0*	0*	37.7	0*	6.6
Accum. Unrealized G/L on A-F-S	-1	0*	85.5-	0*	328.1
Other Reserves	80	82	2.0	70	14.3-
Undivided Earnings	517	533	3.1	519	2.5-
Net Income	20	18	11.4-	14	21.2-
TOTAL EQUITY	921	938	1.9	890	5.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	7,359	7,255	1.4-	6,938	4.4-

* Amount Less than 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,129	1,165	3.2	1,201	3.1
Cash	678	695	2.5	736	5.8
TOTAL LOANS OUTSTANDING	17,269	17,606	2.0	17,457	0.8-
Unsecured Credit Card Loans	1,074	1,074	0.0	1,004	6.5-
All Other Unsecured Loans	1,782	1,725	3.2-	1,627	5.7-
New Vehicle Loans	3,988	3,765	5.6-	3,629	3.6-
Used Vehicle Loans	4,131	4,550	10.1	4,745	4.3
First Mortgage Real Estate Loans	2,810	2,887	2.7	2,946	2.0
Other Real Estate Loans	1,743	1,889	8.4	1,827	3.3-
All Other Loans to Members	1,658	1,637	1.2-	1,594	2.7-
Other Loans	84	78	7.1-	86	9.6
Allowance For Loan Losses	176	173	1.6-	180	3.6
TOTAL INVESTMENTS	7,505	8,073	7.6	9,082	12.5
U.S. Government Obligations	580	389	32.9-	284	27.2-
Federal Agency Securities	1,177	1,028	12.7-	1,086	5.7
Mutual Fund & Common Trusts	79	73	8.4-	85	17.1
MCSD and PIC at Corporate CU	N/A	214	N/A	211	1.4-
All Other Corporate Credit Union	3,171	3,563	12.4	4,160	16.8
Commercial Banks, S&Ls	1,970	2,213	12.3	2,666	20.5
Credit Unions -Loans to, Deposits in	84	98	16.8	109	11.1
NCUSIF Capitalization Deposit	213	218	2.3	226	3.5
Other Investments	230	278	20.9	257	7.7-
Land and Building	436	453	3.9	448	1.2-
Other Fixed Assets	127	132	3.9	141	6.6
Other Real Estate Owned	6	6	4.0	9	55.4
Other Assets	212	226	6.4	225	0.5-
TOTAL ASSETS	26,057	27,018	3.7	27,917	3.3
LIABILITIES					
Total Borrowings	23	12	47.6-	13	5.2
Accrued Dividends/Interest Payable	56	58	3.1	55	5.4-
Acct Payable and Other Liabilities	142	144	1.4	147	2.3
TOTAL LIABILITIES	221	214	3.3-	215	0.4
EQUITY/SAVINGS					
TOTAL SAVINGS	22,819	23,613	3.5	24,481	3.7
Share Drafts	2,347	2,443	4.1	2,551	4.5
Regular Shares	11,250	11,304	0.5	11,619	2.8
Money Market Shares	1,639	1,791	9.3	2,011	12.3
Share Certificates/CDs	4,858	5,390	10.9	5,708	5.9
IRA/Keogh Accounts	2,175	2,114	2.8-	2,077	1.8-
All Other Shares and Member Deposits	515	534	3.8	470	12.0-
Non-Member Deposits	35	37	4.3	45	22.6
Regular Reserves	1,011	1,048	3.6	1,050	0.2
Investment Valuation Reserve	2	2	31.0	4	59.6
Uninsured Secondary Capital	3	0*	78.1-	0*	76.9-
Accum. Unrealized G/L on A-F-S	0*	2	279.3-	-7	534.9-
Other Reserves	352	340	3.2-	337	1.1-
Undivided Earnings	1,592	1,750	9.9	1,801	2.9
Net Income	57	48	17.0-	36	23.3-
TOTAL EQUITY	3,016	3,191	5.8	3,221	0.9
TOTAL LIABILITIES/EQUITY/SAVINGS	26,057	27,018	3.7	27,917	3.3

* Amount Less than 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	526	573	8.9	638	11.3
Cash	1,872	2,108	12.6	2,524	19.7
TOTAL LOANS OUTSTANDING	63,908	72,432	13.3	84,783	17.1
Unsecured Credit Card Loans	5,116	5,574	8.9	6,093	9.3
All Other Unsecured Loans	5,812	5,724	1.5-	5,831	1.9
New Vehicle Loans	12,117	12,524	3.4	14,265	13.9
Used Vehicle Loans	11,393	13,694	20.2	16,803	22.7
First Mortgage Real Estate Loans	17,060	21,248	24.6	26,629	25.3
Other Real Estate Loans	8,045	8,980	11.6	9,873	10.0
All Other Loans to Members	4,086	4,406	7.8	4,919	11.6
Other Loans	278	282	1.4	370	31.1
Allowance For Loan Losses	596	687	15.4	789	14.8
TOTAL INVESTMENTS	29,182	33,548	15.0	40,558	20.9
U.S. Government Obligations	4,947	4,009	19.0-	3,230	19.4-
Federal Agency Securities	11,331	12,598	11.2	16,549	31.4
Mutual Fund & Common Trusts	666	879	31.9	1,132	28.8
MCSD and PIC at Corporate CU	N/A	455	N/A	591	29.8
All Other Corporate Credit Union	7,555	9,359	23.9	11,197	19.6
Commercial Banks, S&Ls	2,440	2,908	19.2	3,825	31.5
Credit Unions -Loans to, Deposits in	79	130	63.7	212	63.5
NCUSIF Capitalization Deposit	786	865	10.0	1,030	19.2
Other Investments	1,378	2,345	70.2	2,791	19.0
Land and Building	1,461	1,680	15.0	2,004	19.3
Other Fixed Assets	456	514	12.8	622	21.1
Other Real Estate Owned	19	22	13.6	26	21.0
Other Assets	1,047	1,153	10.1	1,512	31.2
TOTAL ASSETS	97,350	110,770	13.8	131,242	18.5
LIABILITIES					
Total Borrowings	257	339	32.2	839	147.3
Accrued Dividends/Interest Payable	169	173	2.7	188	8.6
Acct Payable and Other Liabilities	686	1,456	112.4	1,414	2.9-
TOTAL LIABILITIES	1,111	1,969	77.2	2,442	24.0
EQUITY/SAVINGS					
TOTAL SAVINGS	86,027	97,121	12.9	115,217	18.6
Share Drafts	10,353	11,939	15.3	14,358	20.3
Regular Shares	33,259	35,618	7.1	41,280	15.9
Money Market Shares	10,481	12,886	22.9	17,100	32.7
Share Certificates/CDs	20,525	24,468	19.2	28,804	17.7
IRA/Keogh Accounts	10,058	10,640	5.8	11,768	10.6
All Other Shares and Member Deposits	1,191	1,378	15.7	1,624	17.8
Non-Member Deposits	158	192	20.9	283	47.6
Regular Reserves	3,204	3,609	12.6	4,248	17.7
Investment Valuation Reserve	9	9	7.3-	18	104.0
Uninsured Secondary Capital	0	3	0.0	0*	100.0-
Accum. Unrealized G/L on A-F-S	-19	48	356.7-	-95	296.7-
Other Reserves	911	1,194	31.0	1,378	15.5
Undivided Earnings	5,953	6,648	11.7	7,857	18.2
Net Income	153	169	10.5	177	4.6
TOTAL EQUITY	10,212	11,680	14.4	13,583	16.3
TOTAL LIABILITIES/EQUITY/SAVINGS	97,350	110,770	13.8	131,242	18.5

* Amount Less than 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,157	1,070	7.5-	969	9.4-
INCOME					
Interest on Loans	33	29	10.1-	25	14.2-
(Less) Interest Refund	0*	0*	50.9-	0*	15.2
Income from Investments	8	7	0.9-	7	10.9-
Income from Trading Securities	0*	0*	473.5	0*	89.0-
Fee Income	0*	0*	1.2-	0*	7.0-
Other Operating Income	0*	0*	3.0-	0*	8.1-
TOTAL GROSS INCOME	42	38	8.1-	33	13.3-
EXPENSES					
Employee Compensation and Benefits	9	9	6.4-	8	7.5-
Travel and Conference Expense	0*	0*	11.5-	0*	7.0-
Office Occupancy Expense	0*	0*	8.0-	0*	14.3-
Office Operations Expense	3	3	2.2-	3	7.2-
Educational & Promotional Expense	0*	0*	11.6-	0*	20.4-
Loan Servicing Expense	0*	0*	3.1-	0*	11.8-
Professional and Outside Services	1	1	3.4-	0*	15.1-
Provision for Loan Losses	2	2	0.4	2	9.4-
Member Insurance	2	2	9.6-	2	11.5-
Operating Fees	0*	0*	9.1-	0*	11.7-
Miscellaneous Operating Expenses	2	1	7.5-	1	6.6-
TOTAL OPERATING EXPENSES	22	21	5.6-	19	9.0-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	5.4	0*	108.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	272.3	0*	70.5
Other Non-Oper Income (Expense)	0*	0*	7.0	0*	15.4-
Income (Loss) Before Cost of Funds	20	18	10.7-	14	18.7-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	29.9-	0*	23.8-
Dividends on Shares	14	13	7.7-	12	12.3-
Interest on Deposits	0*	0*	5.4	0*	5.3-
NET INCOME BEFORE RESERVE TRANSFERS	5	4	21.6-	2	43.9-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	18.1-	0*	21.5-
Net Reserve Transfer	0*	0*	20.7-	0*	19.3-
Net Income After Net Reserve Transfer	4	4	21.6-	2	45.1-
Additional (Voluntary) Reserve Transfers	0*	0*	33.0-	0*	29.1-
Adjusted Net Income	4	3	20.7-	2	46.2-

* Amount Less than 1 Million

TABLE 14
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,447	1,410	2.6-	1,326	6.0-
INCOME					
Interest on Loans	221	217	2.1-	191	11.8-
(Less) Interest Refund	0*	0*	0.5-	0*	5.2-
Income from Investments	60	59	0.9-	57	4.2-
Income from Trading Securities	0*	0*	24.7	0*	40.9-
Fee Income	15	15	0.5	14	6.0-
Other Operating Income	5	5	3.5	5	6.8-
TOTAL GROSS INCOME	300	295	1.6-	266	9.9-
EXPENSES					
Employee Compensation and Benefits	66	66	0.4	62	6.4-
Travel and Conference Expense	2	2	0.1-	2	12.9-
Office Occupancy Expense	7	7	1.3	6	10.5-
Office Operations Expense	26	26	0.4	25	4.5-
Educational & Promotional Expense	2	2	7.6	2	15.7-
Loan Servicing Expense	4	4	6.3-	3	11.7-
Professional and Outside Services	11	11	0.4	11	4.5-
Provision for Loan Losses	10	11	8.1	9	16.0-
Member Insurance	8	7	7.5-	6	12.7-
Operating Fees	2	2	1.6	2	7.9-
Miscellaneous Operating Expenses	7	7	1.6-	6	6.8-
TOTAL OPERATING EXPENSES	146	147	0.4	135	7.6-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	51.6-	0*	395.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	12.1	0*	160.7
Other Non-Oper Income (Expense)	0*	0*	23.6	0*	21.5-
Income (Loss) Before Cost of Funds	155	149	3.5-	131	12.2-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	21.9	0*	66.7-
Dividends on Shares	106	104	1.0-	96	8.5-
Interest on Deposits	11	12	7.4	11	8.5-
NET INCOME BEFORE RESERVE TRANSFERS	38	33	13.8-	24	24.9-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	5	4	8.0-	3	26.1-
Net Reserve Transfer	3	2	16.6-	2	24.5-
Net Income After Net Reserve Transfer	35	30	13.6-	23	25.0-
Additional (Voluntary) Reserve Transfers	4	4	6.3	2	47.3-
Adjusted Net Income	31	26	15.9-	21	21.7-

* Amount Less than 1 Million

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	1,129	1,165	3.2	1,201	3.1
INCOME					
Interest on Loans	773	789	2.1	755	4.3-
(Less) Interest Refund	0*	0*	24.4	0*	52.5-
Income from Investments	203	213	5.0	223	4.8
Income from Trading Securities	0*	0*	77.3	-3	9,588.6-
Fee Income	74	77	4.2	81	4.5
Other Operating Income	22	26	18.9	27	3.2
TOTAL GROSS INCOME	1,072	1,105	3.1	1,083	2.0-
EXPENSES					
Employee Compensation and Benefits	226	238	5.2	241	1.5
Travel and Conference Expense	9	9	4.1	9	4.4-
Office Occupancy Expense	31	32	3.4	33	1.5
Office Operations Expense	102	106	3.9	108	2.0
Educational & Promotional Expense	14	15	4.8	14	5.0-
Loan Servicing Expense	20	21	8.1	22	3.0
Professional and Outside Services	46	49	6.5	51	3.6
Provision for Loan Losses	39	40	2.2	46	17.0
Member Insurance	12	12	1.0-	11	4.7-
Operating Fees	5	5	0.2	4	2.3-
Miscellaneous Operating Expenses	17	17	1.3-	17	2.0
TOTAL OPERATING EXPENSES	520	543	4.4	557	2.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	394.7	0*	34.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	47.1	0*	12.4-
Other Non-Oper Income (Expense)	1	0*	46.4-	0*	14.5
Income (Loss) Before Cost of Funds	553	564	2.0	528	6.4-
COST OF FUNDS					
Interest on Borrowed Money	1	0*	53.9-	0*	47.7-
Dividends on Shares	345	359	4.1	358	0.4-
Interest on Deposits	81	85	4.6	79	6.8-
NET INCOME BEFORE RESERVE TRANSFERS	126	120	5.1-	91	24.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	24	22	8.4-	22	1.2-
Net Reserve Transfer	12	10	20.7-	10	1.2
Net Income After Net Reserve Transfer	114	110	3.5-	81	26.2-
Additional (Voluntary) Reserve Transfers	14	13	12.2-	9	25.5-
Adjusted Net Income	100	97	2.2-	72	26.3-

* Amount Less than 1 Million

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 1999
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	526	573	8.9	638	11.3
INCOME					
Interest on Loans	2,712	3,065	13.0	3,409	11.2
(Less) Interest Refund	2	2	3.5-	2	14.4-
Income from Investments	814	891	9.4	1,044	17.2
Income from Trading Securities	0*	0*	509.4-	0*	406.0-
Fee Income	283	343	20.9	414	20.8
Other Operating Income	97	117	20.6	154	32.0
TOTAL GROSS INCOME	3,905	4,413	13.0	5,019	13.7
EXPENSES					
Employee Compensation and Benefits	713	821	15.2	979	19.2
Travel and Conference Expense	23	28	17.9	31	14.0
Office Occupancy Expense	106	119	12.5	143	20.0
Office Operations Expense	340	386	13.5	465	20.3
Educational & Promotional Expense	54	61	12.5	72	18.5
Loan Servicing Expense	66	79	18.8	101	28.7
Professional and Outside Services	91	112	22.8	129	15.7
Provision for Loan Losses	192	223	16.0	215	3.6-
Member Insurance	14	15	5.5	15	1.7
Operating Fees	8	9	10.1	10	18.8
Miscellaneous Operating Expenses	51	56	11.0	67	18.7
TOTAL OPERATING EXPENSES	1,658	1,907	15.1	2,227	16.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	5	2,276.7	-2	131.8-
Gain (Loss) on Disp of Fixed Assets	1	0*	47.7-	3	362.8
Other Non-Oper Income (Expense)	1	2	115.5	7	190.7
Income (Loss) Before Cost of Funds	2,249	2,514	11.7	2,800	11.4
COST OF FUNDS					
Interest on Borrowed Money	11	13	17.7	22	62.2
Dividends on Shares	1,339	1,548	15.6	1,705	10.2
Interest on Deposits	392	426	8.8	464	8.9
NET INCOME BEFORE RESERVE TRANSFERS	507	526	3.7	609	15.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	157	167	6.9	189	12.9
Net Reserve Transfer	57	57	1.1-	74	29.9
Net Income After Net Reserve Transfer	450	469	4.3	536	14.1
Additional (Voluntary) Reserve Transfers	49	54	9.2	104	93.6
Adjusted Net Income	401	416	3.7	432	3.8

* Amount Less than 1 Million

TABLE 17
FEDERALLY INSURED STATE CREDIT UNIONS
NEGATIVE INCOME, AND CAMEL RATING DATA

Negative Net Income Data as of June 30

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1995	4,425	243	5.49	-5,840
1996	4,274	259	6.06	-6,717
1997	4,259	290	6.81	-12,740
1998	4,218	332	7.87	-11,224
1999	4,134	413	9.99	-25,314

Losses By Assets Size as of June 30

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	170	131,048,725	-1,298,415	17,398,906
2 Million To 10 Million	140	655,310,267	-2,237,988	70,933,858
10 Million To 50 Million	87	2,020,825,950	-14,068,844	187,326,661
50 Million And Over	16	1,570,978,370	-7,708,725	118,048,467
Total	413	4,378,163,312	-25,313,972	393,707,892

Number of Credit Unions By Camel Rating as of June 30

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1995	559	2,700	1,063	98	5	4,425
1996	664	2,620	899	84	5	4,272
1997	818	2,571	770	93	3	4,255
1998	901	2,462	739	108	7	4,217
1999	878	2,302	834	104	13	4,131

Camel Rating 4 and 5 as of June 30

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1995	103	2.33	697,928,383	0.71
1996	89	2.08	775,568,490	0.74
1997	96	2.25	1,186,546,104	1.02
1998	115	2.73	933,611,880	0.73
1999	117	2.83	1,004,951,818	0.69

*The total number of credit unions by **CAMEL** rating as of June 30, may not reconcile to the total number of credit unions reporting for June 30. Some newly chartered credit unions may not yet have been examined and assigned a **CAMEL** rating.

Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.

Table 18
100 Largest Federally Insured State Credit Unions
June 30, 1999

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	6,134,993,885
2	BOEING EMPLOYEES	2	SEATTLE	WA	1935	3,190,300,459
3	UNITED AIRLINES EMPLOYEES'	3	CHICAGO	IL	1935	2,854,654,130
4	THE GOLDEN 1	4	SACRAMENTO	CA	1933	2,446,337,131
5	PATELCO	5	SAN FRANCISCO	CA	1936	1,637,245,498
6	WESCOM	7	PASADENA	CA	1934	1,555,583,546
7	AMERICA FIRST	6	OGDEN	UT	1939	1,492,040,108
8	DELTA EMPLOYEES	8	ATLANTA	GA	1940	1,466,943,954
9	PENNSYLVANIA STATE EMPLOYEES	9	HARRISBURG	PA	1933	1,390,954,778
10	SAN DIEGO COUNTY	11	SAN DIEGO	CA	1938	1,061,958,282
11	ATLANTA POSTAL	10	ATLANTA	GA	1991	1,005,432,189
12	PORTLAND TEACHERS	12	PORTLAND	OR	1932	956,896,785
13	TEXANS	14	RICHARDSON	TX	1953	910,335,098
14	STATE EMPLOYEES CU OF MARYLAND, INC	13	BALTIMORE	MD	1951	909,580,675
15	COMMUNITY AMERICA	22	KANSAS CITY	MO	1940	872,651,653
16	TEACHERS	15	SOUTH BEND	IN	1931	816,431,802
17	EASTMAN	17	KINGSPORT	TN	1934	787,077,105
18	THE CALIFORNIA	20	LOS ANGELES	CA	1933	764,502,715
19	PROVIDENT CENTRAL	16	REDWOOD CITY	CA	1950	760,373,385
20	MUNICIPAL	18	NEW YORK	NY	1917	748,637,664
21	DALLAS TEACHERS	21	DALLAS	TX	1931	719,164,110
22	GEORGIA TELCO	19	ATLANTA	GA	1991	712,316,332
23	MOUNTAIN AMERICA	23	SALT LAKE CITY	UT	1936	702,087,668
24	COMMUNITY	26	PLANO	TX	1952	672,890,678
25	WASHINGTON STATE EMPLOYEES	25	OLYMPIA	WA	1957	666,281,055
26	SPACE COAST	24	MELBOURNE	FL	1951	665,147,065
27	SCHOOLS FINANCIAL		SACRAMENTO	CA	1934	638,531,643
28	SAFE		NORTH HIGHLANDS	CA	1940	632,755,138
29	FIRST TECHNOLOGY	39	BEAVERTON	OR	1952	630,015,362
30	APCO EMPLOYEES	28	BIRMINGHAM	AL	1953	618,235,458
31	EDUCATIONAL EMPLOYEES	27	FRESNO	CA	1934	609,370,371
32	DOW CHEMICAL EMPLOYEES'	30	MIDLAND	MI	1937	607,761,824
33	CONNECTICUT STATE EMPLOYEES	35	HARTFORD	CT	1946	607,197,964
34	FIRST COMMUNITY	34	ELLISVILLE	MO	1934	605,185,562
35	GOVERNMENT EMPLOYEES CU OF EL PAS	29	EL PASO	TX	1932	601,704,245
36	VIRGINIA CREDIT UNION, INC.,	36	RICHMOND	VA	1928	592,511,067
37	TECHNOLOGY		SAN JOSE	CA	1960	578,893,214
38	PACIFIC IBM EMPLOYEES		SAN JOSE	CA	1961	573,592,717
39	TEXAS DOW EMPLOYEES	33	LAKE JACKSON	TX	1954	571,820,255
40	NEWPORT NEWS SHIPBUILDING EMPLOYE	31	NEWPORT NEWS	VA	1928	570,777,116
41	BROCKTON	32	BROCKTON	MA	1917	568,626,140
42	PHILADELPHIA TELCO	42	TREVOSE	PA	1939	550,664,596
43	WRIGHT-PATT	38	FAIRBORN	OH	1932	549,823,866
44	AMERICAN ELECTRONICS ASSOCIATION	37	SUNNYVALE	CA	1979	549,012,710
45	BAXTER	45	DEERFIELD	IL	1980	529,490,687
46	ASSOCIATED & FEDERAL EMPLOYEES	41	ATLANTA	GA	1930	527,508,138
47	MUNICIPAL EMPL.CREDIT UNION OF BALT	40	BALTIMORE	MD	1936	520,310,883
48	JOHN DEERE COMMUNITY	46	WATERLOO	IA	1934	516,151,430
49	INDIANA MEMBERS	44	INDIANAPOLIS	IN	1956	515,505,813
50	CREDIT UNION CENTRAL FALLS	47	CENTRAL FALLS	RI	1915	503,939,799
51	ARIZONA STATE SAVINGS & CREDIT UNIO	50	PHOENIX	AZ	1972	499,536,339
52	MELROSE	48	WOODSIDE	NY	1922	487,033,093

Table 18
100 Largest Federally Insured State Credit Unions

June 30, 1999

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	CREDIT UNION ONE	43	FERNDALE	MI	1938	486,774,396
54	FIRST FINANCIAL		WEST COVINA	CA	1974	472,202,649
55	MOTOROLA EMPL. CREDIT UNION - WEST	49	SCOTTSDALE	AZ	1952	466,535,502
56	SERVICE		PORTSMOUTH	NH	1957	463,995,482
57	REDWOOD	57	SANTA ROSA	CA	1950	437,321,424
58	LANDMARK	71	WAUKESHA	WI	1933	437,263,279
59	ROYAL	56	EAU CLAIRE	WI	1964	433,809,826
60	ANHEUSER-BUSCH EMPLOYEES	54	ST. LOUIS	MO	1939	433,006,093
61	STATE EMPLOYEES	51	LANSING	MI	1952	428,456,056
62	COLORADO STATE EMPLOYEES	55	DENVER	CO	1934	427,583,727
63	CALIFORNIA COAST	63	SAN DIEGO	CA	1929	427,422,676
64	OREGON TELCO	53	PORTLAND	OR	1937	427,131,898
65	HARBORSTONE	52	TACOMA	WA	1955	425,071,431
66	TELEPHONE WORKERS'	58	BOSTON	MA	1917	401,920,325
67	COMMONWEALTH	60	FRANKFORT	KY	1951	400,339,916
68	TULSA TEACHERS	59	TULSA	OK	1934	399,456,020
69	PAWTUCKET	74	PAWTUCKET	RI	1962	397,648,599
70	POINT BREEZE	68	HUNT VALLEY	MD	1935	390,262,982
71	UNIVERSITY & STATE EMP OF SAN DIEGO	65	SAN DIEGO	CA	1936	389,170,254
72	ST. ANNE'S OF FALL RIVER	67	FALL RIVER	MA	1936	383,850,906
73	UNIVERSITY OF WISCONSIN	66	MADISON	WI	1931	383,634,865
74	INDIANA TELCO	61	INDIANAPOLIS	IN	1941	382,918,052
75	DETROIT EDISON	62	DETROIT	MI	1944	374,385,195
76	ARROWHEAD CENTRAL	77	SAN BERNARDINO	CA	1949	373,848,062
77	EDUCATIONAL COMMUNITY	73	JACKSONVILLE	FL	1961	372,061,607
78	WASHINGTON SCHOOL EMPLOYEES		SEATTLE	WA	1936	368,561,037
79	EDUCATORS	75	RACINE	WI	1937	367,737,151
80	1ST UNITED SERVICES	72	HAYWARD	CA	1932	366,643,456
81	CENTRA	64	COLUMBUS	IN	1940	361,977,711
82	RAINIER PACIFIC, A COMMUNITY	79	TACOMA	WA	1932	360,680,268
83	JEANNE D'ARC	69	LOWELL	MA	1911	360,634,527
84	U-LANE-O	93	EUGENE	OR	1981	360,321,159
85	UTILITIES EMPLOYEES	70	SINKING SPRING	PA	1934	356,977,497
86	SPOKANE TEACHERS	82	LIBERTY LAKE	WA	1934	346,631,236
87	METROPOLITAN	76	CHELSEA	MA	1926	344,459,747
88	CORPORATE AMERICA FAMILY	83	ELGIN	IL	1976	343,111,804
89	MEMPHIS AREA TEACHERS'	84	MEMPHIS	TN	1957	340,162,804
90	ST. MARY'S BANK	78	MANCHESTER	NH	1909	339,556,387
91	SELCO	86	EUGENE	OR	1936	335,337,309
92	GREAT LAKES	80	GREAT LAKES	IL	1938	328,171,887
93	WORKERS'	81	FITCHBURG	MA	1914	323,376,636
94	DENVER PUBLIC SCHOOL EMPLOYEES	98	DENVER	CO	1934	322,830,972
95	EDUCATIONAL EMPLOYEES	88	BRIDGETON	MO	1957	321,491,447
96	I. H. MISSISSIPPI VALLEY	89	ROCK ISLAND	IL	1936	316,512,626
97	NORTHERN MASS. TELEPHONE WORKERS	85	LOWELL	MA	1922	315,581,389
98	COLUMBIA COMMUNITY	94	VANCOUVER	WA	1952	313,802,239
99	GESA	97	RICHLAND	WA	1953	308,602,410
100	MACOMB SCHOOLS AND GOVERNMENT	96	CLINTON TWP.	MI	1954	308,384,865

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June 30, 1999

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	6,134,993,885
2	BOEING EMPLOYEES	2	SEATTLE	WA	1935	3,190,300,459
3	UNITED AIRLINES EMPLOYEES'	3	CHICAGO	IL	1935	2,854,654,130
4	THE GOLDEN 1	4	SACRAMENTO	CA	1933	2,446,337,131
5	PATELCO	5	SAN FRANCISCO	CA	1936	1,637,245,498
6	WESCOM	7	PASADENA	CA	1934	1,555,583,546
7	AMERICA FIRST	6	OGDEN	UT	1939	1,492,040,108
8	DELTA EMPLOYEES	8	ATLANTA	GA	1940	1,466,943,954
9	PENNSYLVANIA STATE EMPLOYEES	9	HARRISBURG	PA	1933	1,390,954,778
10	SAN DIEGO COUNTY	11	SAN DIEGO	CA	1938	1,061,958,282
11	ATLANTA POSTAL	10	ATLANTA	GA	1991	1,005,432,189
12	PORTLAND TEACHERS	12	PORTLAND	OR	1932	956,896,785
13	TEXANS	14	RICHARDSON	TX	1953	910,335,098
14	STATE EMPLOYEES CU OF MARYLAND, INC.	13	BALTIMORE	MD	1951	909,580,675
15	COMMUNITY AMERICA	22	KANSAS CITY	MO	1940	872,651,653
16	TEACHERS	15	SOUTH BEND	IN	1931	816,431,802
17	EASTMAN	17	KINGSPORT	TN	1934	787,077,105
18	THE CALIFORNIA	20	LOS ANGELES	CA	1933	764,502,715
19	PROVIDENT CENTRAL	16	REDWOOD CITY	CA	1950	760,373,385
20	MUNICIPAL	18	NEW YORK	NY	1917	748,637,664
21	DALLAS TEACHERS	21	DALLAS	TX	1931	719,164,110
22	GEORGIA TELCO	19	ATLANTA	GA	1991	712,316,332
23	MOUNTAIN AMERICA	23	SALT LAKE CITY	UT	1936	702,087,668
24	COMMUNITY	26	PLANO	TX	1952	672,890,678
25	WASHINGTON STATE EMPLOYEES	25	OLYMPIA	WA	1957	666,281,055
26	SPACE COAST	24	MELBOURNE	FL	1951	665,147,065
27	SCHOOLS FINANCIAL		SACRAMENTO	CA	1934	638,531,643
28	SAFE		NORTH HIGHLANDS	CA	1940	632,755,138
29	FIRST TECHNOLOGY	39	BEAVERTON	OR	1952	630,015,362
30	APCO EMPLOYEES	28	BIRMINGHAM	AL	1953	618,235,458
31	EDUCATIONAL EMPLOYEES	27	FRESNO	CA	1934	609,370,371
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58	LANDMARK	71	WAUKESHA	WI	1933	437,263,279
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83	JEANNE D'ARC	69	LOWELL	MA	1911	360,634,527
84	U-LANE-O	93	EUGENE	OR	1981	360,321,159
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86	SPOKANE TEACHERS	82	LIBERTY LAKE	WA	1934	346,631,236
87	METROPOLITAN	76	CHELSEA	MA	1926	344,459,747
88	CORPORATE AMERICA FAMILY	83	ELGIN	IL	1976	343,111,804
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94	DENVER PUBLIC SCHOOL EMPLOYEES	98	DENVER	CO	1934	322,830,972
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96	I. H. MISSISSIPPI VALLEY	89	ROCK ISLAND	IL	1936	316,512,626
97	NORTHERN MASS. TELEPHONE WORKERS'	85	LOWELL	MA	1922	315,581,389
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100	MACOMB SCHOOLS AND GOVERNMENT	96	CLINTON TWP.	MI	1954	308,384,865

Table A
Corporate Credit Union Data
June 30, 1999

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65991	ALABAMA CORPORATE DAVID A. DAETWYLER P.O. BOX 10324 BIRMINGHAM, AL 35202 (205)731-9100	AL	635,917,452	45,068,803	31.52	233
65170	CORPORATE CU OF ARIZONA PETE W. PRITTS 3611 N. BLACK CANYON HIGHWAY PHOENIX, AZ 85015 (602)277-2282	AZ	696,806,653	46,472,978	4.37	68
19693	WESTERN CORPORATE RICHARD M. JOHNSON 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	13,047,135,428	818,746,389	16.39	1006
68182	SUN CORP CHARLES PRATHER 4905 W. 60TH AVE., SUITE 200 ARVADA, CO 80003 (303)427-4222	CO	1,118,572,446	72,194,151	11.22	281
65351	CONSTITUTION STATE CORP. CU. INC. ROBERT J. NOCERA P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	980,890,040	58,172,617	9.60	216
22328	SOUTHEAST CORPORATE JAMES A. TAYLOR P. O. BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-3607	FL	2,362,923,232	114,608,848	18.62	473
60237	GEORGIA CENTRAL DAVID A. PRETER 2400 PLEASANT HILL ROAD, SUITE 300 DULUTH, GA 30096 (770)476-9704	GA	888,818,349	63,981,125	2.09	229
23230	PACIFIC CORPORATE RAND YAMASAKI 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819-2308 (808)842-6173	HI	268,461,344	26,553,199	-1.84	105
65216	IOWA LEAGUE CORPORATE CENTRAL TOM KUEHL P.O. BOX 8388 DES MOINES, IA 50301 (515)223-7390	IA	389,120,171	22,348,752	26.90	211
22253	MID-STATES CORPORATE DON W. FINN 1807 W. DIEHL ROAD NAPERVILLE, IL 60563 (630)983-3400	IL	2,362,920,798	157,652,050	12.10	632

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Corporate Credit Union Data
June 30, 1999

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
22583	INDIANA CORPORATE STEVE TOLEN P.O. BOX 80239 INDIANAPOLIS, IN 46280-0239 (317)578-5999	IN	1,092,588,055	93,001,912	13.88	268
67932	KANSAS CORPORATE LARRY D. EISENHAUER 8410 WEST KELLOGG WICHITA, KS 67209-1896 (316)729-5391	KS	319,706,909	30,168,927	8.21	141
23884	KENTUCKY CORPORATE JIM THOMPSON 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	332,589,676	26,715,817	19.56	137
67259	LOUISIANA CORPORATE DAVID SAVOIE P. O. BOX 8235 METAIRIE, LA 70011 (504)838-8250	LA	127,371,108	10,668,056	21.60	186
23254	EASTERN CORPORATE JANE MELCHIONDA P.O. BOX 2366 WOBBURN,, MA 01888 (781)933-9950	MA	1,024,091,288	75,465,918	10.01	270
67807	CENTRAL CREDIT UNION FUND, INC. DEBORAH G. NURSE 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501-1856 (508)832-0080	MA	204,713,004	14,851,237	9.96	184
22230	TRICORP STEPHEN A. ROY P. O. BOX 1429 PORTLAND, ME 04104 (207)761-0774	ME	377,210,440	31,559,081	15.74	169
68060	CENTRAL CORPORATE RICHARD W. HELBER P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	2,257,118,030	165,231,337	4.55	511
24617	MINNESOTA CORPORATE CU LEWIS LAMBERT SOUTHEAST TECH CENTER 3020 DENMARK EAGAN, MN 55175-0688 (612)234-2400	MN	607,334,635	30,895,446	0.18	198
<u>85500</u>	MISSOURI CORPORATE CREDIT UNION DENNIS J. DEGROODT 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146-4009 (314)542-0555	MO	807,656,979	51,429,546	7.68	192

**Table A
Corporate Credit Union Data
June 30, 1999**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
<u>85752</u>	TREASURE STATE CORPORATE CU MYRTLE A WHITE 1236 HELENA AVENUE HELENA, MT 59601-2990 (406)442-9081	MT	191,512,406	11,768,067	19.21	98
65653	FIRST CAROLINA CORPORATE DAVID W. BREHMER P.O. BOX 49379 GREENSBORO, NC 27419-1379 (336)299-6286	NC	949,599,874	74,962,388	17.57	266
<u>95103</u>	NORTH DAKOTA CENTRAL DOUGLAS C. WOLF P.O. BOX 7250 BISMARCK, ND 58507-7250 (701)258-5760	ND	145,198,169	9,886,098	36.33	73
22474	NEBRASKA CORPORATE CENTRAL MIKE L. KEIM P.O. BOX 3727 OMAHA, NE 68103-0727 (402)333-9567	NE	165,363,831	12,163,418	41.54	
22671	EMPIRE CORPORATE JOSEPH P. HERBST P.O. BOX 15021 ALBANY, NY 12212-5021 (518)869-0941	NY	3,058,174,495	190,688,568	10.13	1051
23325	LICU CORPORATE FRANK E. BERRISH 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	5,151,704	1,281,032	-12.40	28
66297	CORPORATE ONE LEE C. BUTKE 8700 ORION PLACE COLUMBUS, OH 43240 (614)825-9200	OH	1,267,592,520	112,638,448	21.55	583
64435	NORTHWEST CORPORATE KATHLY L. GARNER P.O. BOX 1900 BEAVERTON, OR 97075-1900 (503)350-2200	OR	736,620,514	52,588,505	16.63	168
22331	MID-ATLANTIC CORPORATE EDWARD J. FOX 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	2,189,815,679	147,804,864	15.67	1150
23226	SOUTH DAKOTA CORPORATE CYNTHIA DAWSON POST OFFICE BOX 0 SIOUX FALLS, SD 57101-1910 (605)336-0212	SD	85,950,546	8,770,124	46.70	61

Table A
Corporate Credit Union Data
June 30, 1999

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
68054	VOLUNTEER CORPORATE ADAM B. FAHNESTOCK ONE MARYLAND FARMS, SUITE 300 BRENTWOOD, TN 37027 (615)377-0444	TN	608,817,536	54,909,071	14.73	249
22140	SOUTHWEST CORPORATE FRANCIS LEE 7920 BELT LINE ROAD DALLAS, TX 75240-8145 (972)980-3000	TX	3,983,619,942	304,546,675	11.00	1195
67099	CORPORATE CENTRAL CU OF UTAH WAYNE F. BARNES P.O. BOX 3983 SALT LAKE CITY, UT 84110-3983 (801)364-0221	UT	402,281,706	22,817,816	4.77	164
22311	VIRGINIA LEAGUE CORPORATE DAVID MILES P.O. BOX 11469 LYNCHBURG, VA 24506-1469 (804)237-9640	VA	730,305,301	62,976,647	2.89	259
68045	WASHINGTON CORPORATE CENTRAL THOMAS L. BOSTER 16040 CHRISTENSEN RD, SUITE 105 TUKWILA, WA 98188-2917 (206)439-2300	WA	243,908,094	17,859,980	-5.89	182
<u>95658</u>	WISCONSIN CORPORATE CENTRAL MARK G. SCHROEDER P.O. BOX 369 HALES CORNERS, WI 53130 (414)425-5555	WI	1,259,943,099	100,831,221	22.72	416
67854	WEST VIRGINIA CORPORATE C. U. CHARLES E. THOMAS BOX 143-A, ROUTE 5 PARKERSBURG, WV 26101-9570 (304)485-4563	WV	209,823,121	14,991,625	24.19	138
SubTotal			46,135,624,573	3,157,270,735	14.32	11,791
67680	U. S. CENTRAL CREDIT UNION DAN KAMPEN 7300 COLLEGE BLVD., SUITE 600 OVERLAND PARK, KS 66210 (888)872-0440	KS	29,275,039,555	1,327,904,454	4.15	71

(Underlined) Credit Union Charter Numbers Are Not Federally Insured

**CREDIT UNION TABLES
BY STATE**

Alabama
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	197	195	1.0-	194	0.5-
Cash	156	149	4.4-	163	9.0
TOTAL LOANS OUTSTANDING	3,696	3,819	3.3	3,981	4.3
Unsecured Credit Card Loans	214	222	3.9	234	5.4
All Other Unsecured Loans	485	459	5.4-	450	1.9-
New Vehicle Loans	908	890	2.0-	874	1.8-
Used Vehicle Loans	865	934	8.0	1,009	8.0
First Mortgage Real Estate Loans	642	727	13.2	838	15.3
Other Real Estate Loans	298	304	1.9	300	1.3-
All Other Loans to Members	275	275	0.0-	267	2.9-
Other Loans	9	7	13.5-	9	15.8
Allowance For Loan Losses	36	37	3.5	39	3.7
TOTAL INVESTMENTS	1,899	1,979	4.2	2,323	17.4
U.S. Government Obligations	74	48	35.0-	34	29.9-
Federal Agency Securities	971	924	4.8-	1,163	25.8
Mutual Fund & Common Trusts	208	236	13.7	222	5.8-
MCSD and PIC at Corporate CU	N/A	86	N/A	40	53.7-
Corporate Credit Unions	350	391	11.7	566	44.5
Commercial Banks, S&Ls	209	221	5.9	215	2.7-
Credit Unions -Loans to, Deposits in	20	6	67.5-	8	23.2
NCUSIF Capitalization Deposit	48	49	2.7	53	8.2
Other Investments	20	17	15.2-	23	35.4
Land and Building	82	85	3.8	100	17.8
Other Fixed Assets	25	23	6.0-	26	14.0
Other Real Estate Owned	0*	2	276.1	3	57.8
Other Assets	48	53	9.9	52	3.0-
TOTAL ASSETS	5,871	6,072	3.4	6,609	8.8
LIABILITIES					
Total Borrowings	11	8	31.8-	6	26.3-
Accrued Dividends/Interest Payable	14	15	3.9	15	1.0-
Acct Payable and Other Liabilities	30	31	4.8	33	6.9
TOTAL LIABILITIES	55	54	2.9-	53	0.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	5,172	5,328	3.0	5,816	9.2
Share Drafts	536	570	6.5	598	5.0
Regular Shares	2,280	2,289	0.4	2,473	8.0
Money Market Shares	451	449	0.4-	552	23.0
Share Certificates/CDs	1,286	1,368	6.4	1,514	10.7
IRA/Keogh Accounts	572	588	2.8	609	3.6
All Other Shares and Member Deposits	43	55	26.5	56	2.0
Non-Member Deposits	5	9	84.4	13	36.4
Regular Reserves	220	238	8.0	257	7.8
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0*	60.0-
Accum. Unrealized G/L on A-F-S	-9	-5	47.4-	-16	236.1
Other Reserves	109	103	6.0-	109	6.1
Undivided Earnings	316	350	10.7	385	10.0
Net Income	7	5	28.2-	5	3.5
TOTAL EQUITY	644	691	7.4	740	7.0
TOTAL LIABILITIES/EQUITY/SAVINGS	5,871	6,072	3.4	6,609	8.8

* Amount Less than 1 Million

Alabama
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	197	195	1.0-	194	0.5-
INCOME					
Interest on Loans	165	169	2.4	170	0.2
(Less) Interest Refund	0*	0*	6.9-	0*	15.0-
Income from Investments	51	53	4.0	59	10.9
Income from Trading Securities	0*	0*	0.0	0*	100.0-
Fee Income	15	17	9.7	18	11.4
Other Operating Income	6	6	3.0	7	5.0
TOTAL GROSS INCOME	238	246	3.3	254	3.4
EXPENSES					
Employee Compensation and Benefits	43	45	4.9	47	4.6
Travel and Conference Expense	1	1	2.1-	2	9.1
Office Occupancy Expense	5	5	1.5-	6	9.1
Office Operations Expense	19	20	4.7	22	9.2
Educational & Promotional Expense	2	2	16.4	2	8.3
Loan Servicing Expense	4	4	1.1	5	14.7
Professional and Outside Services	7	8	3.8	8	5.0
Provision for Loan Losses	10	11	6.4	10	10.2-
Member Insurance	2	2	4.2	3	5.2
Operating Fees	0*	0*	8.3	0*	3.4
Miscellaneous Operating Expenses	3	3	6.8-	3	8.1
TOTAL OPERATING EXPENSES	99	103	4.2	108	4.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	54.7-	0*	44.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	24.8-	0*	225.9
Other Non-Oper Income (Expense)	0*	0*	1.3	0*	1,393.1-
Income (Loss) Before Cost of Funds	139	143	2.6	145	1.8
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	50.0	0*	30.5-
Dividends on Shares	84	90	8.0	93	2.6
Interest on Deposits	24	22	7.3-	23	2.7
NET INCOME BEFORE RESERVE TRANSFERS	31	30	4.3-	29	1.1-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	9	8	4.5-	9	2.0
Net Reserve Transfer	4	4	15.9-	4	17.3
Net Income After Net Reserve Transfer	27	26	2.4-	25	3.6-
Additional (Voluntary) Reserve Transfers	4	4	0.1-	6	37.2
Adjusted Net Income	23	22	2.8-	19	11.6-

* Amount Less than 1 Million

Alaska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	13	13	0.0	13	0.0
Cash	64	41	36.2-	54	33.4
TOTAL LOANS OUTSTANDING	1,143	1,256	9.9	1,271	1.2
Unsecured Credit Card Loans	95	99	4.1	94	4.5-
All Other Unsecured Loans	89	90	1.7	85	5.5-
New Vehicle Loans	218	227	4.3	233	2.8
Used Vehicle Loans	261	311	19.0	347	11.6
First Mortgage Real Estate Loans	104	124	19.5	128	3.2
Other Real Estate Loans	102	113	10.6	95	15.6-
All Other Loans to Members	213	227	6.4	238	4.8
Other Loans	62	66	6.8	50	23.4-
Allowance For Loan Losses	14	13	7.1-	14	4.5
TOTAL INVESTMENTS	1,049	974	7.1-	927	4.8-
U.S. Government Obligations	54	14	73.6-	5	64.6-
Federal Agency Securities	454	425	6.2-	409	3.9-
Mutual Fund & Common Trusts	3	6	126.7	10	65.7
MCSD and PIC at Corporate CU	N/A	2	N/A	3	6.2
Corporate Credit Unions	43	34	21.0-	38	13.5
Commercial Banks, S&Ls	22	28	27.8	29	3.6
Credit Unions -Loans to, Deposits in	0*	0*	30.1	0*	46.2
NCUSIF Capitalization Deposit	17	18	6.3	19	7.7
Other Investments	457	446	2.4-	414	7.1-
Land and Building	46	50	8.4	54	7.8
Other Fixed Assets	14	15	8.0	15	2.0
Other Real Estate Owned	2	2	19.3	2	7.5-
Other Assets	56	96	70.9	91	5.3-
TOTAL ASSETS	2,359	2,421	2.6	2,401	0.8-
LIABILITIES					
Total Borrowings	402	343	14.6-	154	55.1-
Accrued Dividends/Interest Payable	3	3	24.2	3	2.4
Acct Payable and Other Liabilities	22	28	25.5	35	25.3
TOTAL LIABILITIES	427	374	12.3-	192	48.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,775	1,867	5.2	2,016	8.0
Share Drafts	300	339	12.9	371	9.7
Regular Shares	624	672	7.8	734	9.2
Money Market Shares	271	230	15.1-	237	2.9
Share Certificates/CDs	368	381	3.5	413	8.2
IRA/Keogh Accounts	183	178	2.5-	175	2.0-
All Other Shares and Member Deposits	13	47	262.8	65	38.4
Non-Member Deposits	16	20	24.7	22	10.5
Regular Reserves	50	56	13.7	58	2.9
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	0*	106.6-	-4	1,577.6-
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	103	113	9.7	133	17.6
Net Income	8	9	17.0	5	44.9-
TOTAL EQUITY	157	179	14.0	193	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	2,359	2,421	2.6	2,401	0.8-

* Amount Less than 1 Million

Alaska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	13	13	0.0	13	0.0
INCOME					
Interest on Loans	49	54	11.1	54	0.5
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	20	20	0.4-	20	3.8
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	8	9	12.2	10	4.2
Other Operating Income	5	5	7.5	6	14.9
TOTAL GROSS INCOME	81	88	8.2	90	2.5
EXPENSES					
Employee Compensation and Benefits	22	23	6.0	26	9.5
Travel and Conference Expense	0*	0*	5.6-	0*	13.8
Office Occupancy Expense	3	4	11.0	4	5.7
Office Operations Expense	10	11	10.3	12	7.8
Educational & Promotional Expense	0*	0*	8.8	0*	8.1-
Loan Servicing Expense	1	1	15.2	2	16.9
Professional and Outside Services	0*	1	16.7	1	29.3
Provision for Loan Losses	3	2	46.1-	3	87.4
Member Insurance	0*	0*	78.9-	0*	41.6-
Operating Fees	0*	0*	10.4	0*	8.5
Miscellaneous Operating Expenses	0*	0*	7.7-	0*	2.1-
TOTAL OPERATING EXPENSES	42	44	3.6	49	12.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2	0*	100.8-	0*	250.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	89.0-	0*	211.4-
Other Non-Oper Income (Expense)	0*	0*	51.7	0*	216.5-
Income (Loss) Before Cost of Funds	41	44	6.9	41	7.1-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	30.9-	0*	18.3-
Dividends on Shares	32	34	4.2	34	0.6
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	9	10	16.8	7	31.9-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	8	4	48.0-	4	3.4
Net Reserve Transfer	5	3	43.8-	2	44.1-
Net Income After Net Reserve Transfer	4	8	88.0	6	27.5-
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	0*	91.5-
Adjusted Net Income	4	7	67.4	5	19.7-

* Amount Less than 1 Million

Arizona
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	70	70	0.0	70	0.0
Cash	83	111	33.5	119	7.4
TOTAL LOANS OUTSTANDING	3,232	3,449	6.7	3,608	4.6
Unsecured Credit Card Loans	280	297	6.1	303	2.0
All Other Unsecured Loans	278	266	4.4-	266	0.1-
New Vehicle Loans	973	970	0.3-	981	1.1
Used Vehicle Loans	856	974	13.8	1,063	9.2
First Mortgage Real Estate Loans	316	345	9.2	416	20.4
Other Real Estate Loans	335	411	22.8	391	4.9-
All Other Loans to Members	183	178	2.8-	181	1.8
Other Loans	11	8	24.4-	7	12.0-
Allowance For Loan Losses	33	35	7.9	38	8.0
TOTAL INVESTMENTS	1,360	1,677	23.3	2,086	24.4
U.S. Government Obligations	207	107	48.4-	158	48.1
Federal Agency Securities	529	605	14.5	839	38.7
Mutual Fund & Common Trusts	44	46	4.8	77	68.5
MCSD and PIC at Corporate CU	N/A	34	N/A	41	22.4
Corporate Credit Unions	403	544	35.0	572	5.2
Commercial Banks, S&Ls	130	267	105.8	311	16.6
Credit Unions -Loans to, Deposits in	2	2	9.9	3	38.1
NCUSIF Capitalization Deposit	39	42	10.1	49	15.6
Other Investments	8	30	281.2	35	17.2
Land and Building	68	93	37.7	108	16.1
Other Fixed Assets	25	31	23.0	33	9.0
Other Real Estate Owned	0*	0*	27.9-	0*	53.7-
Other Assets	53	61	15.4	65	6.3
TOTAL ASSETS	4,789	5,388	12.5	5,982	11.0
LIABILITIES					
Total Borrowings	20	55	178.1	21	62.5-
Accrued Dividends/Interest Payable	5	5	6.7-	5	0.3-
Acct Payable and Other Liabilities	34	36	7.4	39	6.4
TOTAL LIABILITIES	59	97	63.5	65	33.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,247	4,748	11.8	5,330	12.3
Share Drafts	636	720	13.2	788	9.5
Regular Shares	1,627	1,653	1.6	1,692	2.4
Money Market Shares	646	859	32.9	1,155	34.5
Share Certificates/CDs	818	964	17.8	1,125	16.6
IRA/Keogh Accounts	470	478	1.8	495	3.5
All Other Shares and Member Deposits	48	55	15.1	41	25.9-
Non-Member Deposits	2	18	877.8	34	85.7
Regular Reserves	136	151	10.7	158	5.1
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	237.9-	-3	455.1-
Other Reserves	70	77	9.9	85	9.8
Undivided Earnings	274	310	13.0	344	10.9
Net Income	3	4	30.3	4	14.7-
TOTAL EQUITY	483	543	12.3	587	8.1
TOTAL LIABILITIES/EQUITY/SAVINGS	4,789	5,388	12.5	5,982	11.0

* Amount Less than 1 Million

Arizona
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	70	70	0.0	70	0.0
INCOME					
Interest on Loans	142	154	8.1	155	0.6
(Less) Interest Refund	0*	0*	97.8-	0*	10,323.8
Income from Investments	36	44	23.0	54	22.3
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	16	19	19.1	21	8.1
Other Operating Income	7	8	23.7	10	20.4
TOTAL GROSS INCOME	201	226	12.2	240	6.1
EXPENSES					
Employee Compensation and Benefits	41	47	13.4	52	10.9
Travel and Conference Expense	1	1	15.5	1	12.0
Office Occupancy Expense	5	6	15.8	7	13.7
Office Operations Expense	21	25	16.4	27	9.5
Educational & Promotional Expense	3	3	19.8	3	2.7
Loan Servicing Expense	5	6	18.9	6	0.3-
Professional and Outside Services	6	6	0.3	7	14.7
Provision for Loan Losses	9	12	22.4	11	1.1-
Member Insurance	0*	0*	1.9	0*	1.6-
Operating Fees	0*	0*	18.3	0*	19.3
Miscellaneous Operating Expenses	2	2	2.2-	2	15.6
TOTAL OPERATING EXPENSES	95	108	14.4	118	8.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	522.1-	-6	1,796.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	85.5-	0*	351.9-
Other Non-Oper Income (Expense)	0*	0*	372.2-	0*	97.6-
Income (Loss) Before Cost of Funds	107	118	10.3	116	1.9-
COST OF FUNDS					
Interest on Borrowed Money	0*	2	303.3	2	25.8
Dividends on Shares	72	82	13.5	86	4.6
Interest on Deposits	3	2	20.8-	6	133.5
NET INCOME BEFORE RESERVE TRANSFERS	31	32	1.6	22	30.9-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	9	11	25.4	10	11.8-
Net Reserve Transfer	3	4	33.9	3	24.9-
Net Income After Net Reserve Transfer	28	28	2.0-	19	31.8-
Additional (Voluntary) Reserve Transfers	7	6	15.2-	5	10.2-
Adjusted Net Income	21	22	2.4	13	37.7-

* Amount Less than 1 Million

Arkansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	86	85	1.2-	85	0.0
Cash	15	16	7.2	17	5.2
TOTAL LOANS OUTSTANDING	645	678	5.1	717	5.8
Unsecured Credit Card Loans	33	44	33.4	41	5.5-
All Other Unsecured Loans	76	60	21.3-	56	5.6-
New Vehicle Loans	226	226	0.2-	231	2.5
Used Vehicle Loans	158	181	14.3	195	8.0
First Mortgage Real Estate Loans	80	88	9.1	96	9.2
Other Real Estate Loans	5	8	51.9	20	146.1
All Other Loans to Members	64	69	7.8	74	6.4
Other Loans	2	2	25.5	3	7.7
Allowance For Loan Losses	5	5	3.1	6	4.7
TOTAL INVESTMENTS	275	298	8.3	354	18.7
U.S. Government Obligations	22	32	45.3	3	89.0-
Federal Agency Securities	36	43	19.9	72	66.0
Mutual Fund & Common Trusts	11	6	44.1-	27	348.4
MCSD and PIC at Corporate CU	N/A	6	N/A	7	27.7
Corporate Credit Unions	72	69	5.0-	84	21.9
Commercial Banks, S&Ls	122	129	6.2	144	11.0
Credit Unions -Loans to, Deposits in	5	5	1.7	3	33.5-
NCUSIF Capitalization Deposit	8	8	6.6	9	7.9
Other Investments	0*	0*	85.2	5	2,166.6
Land and Building	13	13	1.9	17	30.0
Other Fixed Assets	4	5	15.9	4	4.4-
Other Real Estate Owned	0*	0*	0.0	0*	100.0-
Other Assets	8	10	19.7	10	3.0
TOTAL ASSETS	956	1,015	6.2	1,114	9.8
LIABILITIES					
Total Borrowings	0*	0*	100.0-	0*	0.0
Accrued Dividends/Interest Payable	3	3	3.7	3	0.5-
Acct Payable and Other Liabilities	3	4	16.9	6	49.2
TOTAL LIABILITIES	6	7	9.7	8	29.2
EQUITY/SAVINGS					
TOTAL SAVINGS	823	868	5.5	955	9.9
Share Drafts	39	44	11.9	47	6.6
Regular Shares	368	375	1.8	405	8.1
Money Market Shares	86	96	11.5	108	12.4
Share Certificates/CDs	220	233	6.1	261	12.0
IRA/Keogh Accounts	91	94	3.6	101	7.1
All Other Shares and Member Deposits	18	24	29.7	30	25.3
Non-Member Deposits	0*	3	351.4	3	18.8
Regular Reserves	34	36	7.3	38	5.9
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	69.9-	0*	1,427.5
Other Reserves	32	34	8.8	37	8.2
Undivided Earnings	60	67	12.3	74	9.7
Net Income	1	1	24.0	2	42.8
TOTAL EQUITY	126	140	10.3	151	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	956	1,015	6.2	1,114	9.8

* Amount Less than 1 Million

Arkansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	86	85	1.2-	85	0.0
INCOME					
Interest on Loans	29	30	4.3	30	2.0
(Less) Interest Refund	0*	0*	77.2-	0*	133.8
Income from Investments	7	8	11.7	9	6.2
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	2	2	19.3	2	8.7
Other Operating Income	1	1	14.6	1	15.2
TOTAL GROSS INCOME	39	41	6.7	43	3.6
EXPENSES					
Employee Compensation and Benefits	7	7	8.3	7	5.2
Travel and Conference Expense	0*	0*	21.9	0*	1.7-
Office Occupancy Expense	0*	0*	9.5	0*	3.2
Office Operations Expense	3	3	15.4	4	7.1
Educational & Promotional Expense	0*	0*	8.8	0*	5.8-
Loan Servicing Expense	0*	0*	15.3	0*	10.8
Professional and Outside Services	1	1	10.3	2	14.6
Provision for Loan Losses	2	2	1.1-	2	0.8-
Member Insurance	0*	0*	13.3-	0*	1.5
Operating Fees	0*	0*	14.9	0*	1.2
Miscellaneous Operating Expenses	0*	0*	7.8-	0*	22.9
TOTAL OPERATING EXPENSES	16	17	7.8	18	5.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	1,998.8	0*	86.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	159.7-	0*	467.1-
Other Non-Oper Income (Expense)	0*	0*	9.3-	0*	9.5-
Income (Loss) Before Cost of Funds	23	25	6.3	25	1.8
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	14.0-	0*	49.8-
Dividends on Shares	17	18	5.7	19	4.4
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	6	6	8.3	6	5.5-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	1	17.8-	1	0.9
Net Reserve Transfer	0*	0*	62.7-	0*	53.3
Net Income After Net Reserve Transfer	5	6	18.5	6	8.2-
Additional (Voluntary) Reserve Transfers	0*	0*	21.9-	0*	32.0-
Adjusted Net Income	5	6	23.1	5	6.5-

* Amount Less than 1 Million

California
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	714	701	1.8-	684	2.4-
Cash	769	852	10.9	884	3.7
TOTAL LOANS OUTSTANDING	29,948	32,630	9.0	34,689	6.3
Unsecured Credit Card Loans	2,969	2,998	1.0	2,877	4.0-
All Other Unsecured Loans	2,713	2,520	7.1-	2,263	10.2-
New Vehicle Loans	5,915	5,854	1.0-	6,069	3.7
Used Vehicle Loans	5,563	6,472	16.3	7,320	13.1
First Mortgage Real Estate Loans	8,023	9,802	22.2	11,120	13.4
Other Real Estate Loans	3,468	3,636	4.8	3,610	0.7-
All Other Loans to Members	1,171	1,182	0.9	1,220	3.2
Other Loans	124	166	34.4	210	26.4
Allowance For Loan Losses	328	367	11.9	380	3.3
TOTAL INVESTMENTS	16,332	17,459	6.9	20,604	18.0
U.S. Government Obligations	2,074	1,722	17.0-	1,300	24.5-
Federal Agency Securities	5,406	5,753	6.4	7,328	27.4
Mutual Fund & Common Trusts	534	519	2.8-	563	8.5
MCSD and PIC at Corporate CU	N/A	279	N/A	363	30.2
Corporate Credit Unions	6,285	6,902	9.8	8,273	19.9
Commercial Banks, S&Ls	1,375	1,479	7.6	1,845	24.7
Credit Unions -Loans to, Deposits in	74	102	37.0	99	2.8-
NCUSIF Capitalization Deposit	383	404	5.5	443	9.7
Other Investments	200	300	49.8	390	30.0
Land and Building	575	599	4.1	684	14.3
Other Fixed Assets	211	221	4.9	255	15.3
Other Real Estate Owned	16	14	15.7-	9	34.2-
Other Assets	450	552	22.6	659	19.5
TOTAL ASSETS	47,972	51,959	8.3	57,404	10.5
LIABILITIES					
Total Borrowings	140	68	51.5-	358	425.7
Accrued Dividends/Interest Payable	92	88	4.0-	90	1.7
Acct Payable and Other Liabilities	237	264	11.5	310	17.2
TOTAL LIABILITIES	469	420	10.4-	757	80.1
EQUITY/SAVINGS					
TOTAL SAVINGS	42,387	45,945	8.4	50,667	10.3
Share Drafts	4,915	5,515	12.2	6,137	11.3
Regular Shares	15,290	15,613	2.1	16,467	5.5
Money Market Shares	4,990	5,974	19.7	7,579	26.9
Share Certificates/CDs	11,204	12,712	13.5	14,023	10.3
IRA/Keogh Accounts	5,457	5,549	1.7	5,697	2.7
All Other Shares and Member Deposits	479	488	1.8	614	25.8
Non-Member Deposits	51	94	84.6	149	59.2
Regular Reserves	1,357	1,432	5.5	1,526	6.6
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0*	14.3-
Accum. Unrealized G/L on A-F-S	-31	-6	81.7-	-69	1,104.9
Other Reserves	512	686	34.1	613	10.6-
Undivided Earnings	3,257	3,457	6.1	3,888	12.5
Net Income	21	24	14.1	21	14.5-
TOTAL EQUITY	5,116	5,593	9.3	5,980	6.9
TOTAL LIABILITIES/EQUITY/SAVINGS	47,972	51,959	8.3	57,404	10.5

* Amount Less than 1 Million

California
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	714	701	1.8-	684	2.4-
INCOME					
Interest on Loans	1,298	1,399	7.8	1,428	2.1
(Less) Interest Refund	0*	0*	16.7	0*	32.9-
Income from Investments	457	483	5.8	533	10.3
Income from Trading Securities	0*	0*	242.3-	0*	20.7-
Fee Income	120	141	17.8	159	12.3
Other Operating Income	45	52	15.7	63	20.0
TOTAL GROSS INCOME	1,919	2,075	8.1	2,182	5.1
EXPENSES					
Employee Compensation and Benefits	366	393	7.4	428	9.0
Travel and Conference Expense	13	14	7.5	16	11.8
Office Occupancy Expense	53	55	3.8	59	6.6
Office Operations Expense	177	193	8.8	210	8.6
Educational & Promotional Expense	26	29	10.8	31	6.3
Loan Servicing Expense	33	37	10.8	45	22.8
Professional and Outside Services	43	48	10.7	54	12.1
Provision for Loan Losses	131	143	8.7	120	15.8-
Member Insurance	3	3	5.2	3	0.5
Operating Fees	5	6	9.3	6	5.9
Miscellaneous Operating Expenses	20	23	12.9	22	5.0-
TOTAL OPERATING EXPENSES	872	943	8.2	993	5.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	-1	90.2	0*	107.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	340.0-	1	54.2
Other Non-Oper Income (Expense)	0*	2	126.2	2	22.7-
Income (Loss) Before Cost of Funds	1,048	1,134	8.2	1,192	5.1
COST OF FUNDS					
Interest on Borrowed Money	8	7	16.8-	10	49.1
Dividends on Shares	809	894	10.5	924	3.4
Interest on Deposits	9	3	61.7-	4	8.3
NET INCOME BEFORE RESERVE TRANSFERS	222	230	3.8	254	10.5
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	82	88	7.6	99	12.8
Net Reserve Transfer	14	15	6.9	34	126.1
Net Income After Net Reserve Transfer	208	215	3.6	220	2.4
Additional (Voluntary) Reserve Transfers	26	43	63.0	37	13.1-
Adjusted Net Income	181	172	5.0-	183	6.2

* Amount Less than 1 Million

Colorado
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	187	185	1.1-	183	1.1-
Cash	116	110	5.2-	127	15.9
TOTAL LOANS OUTSTANDING	4,425	4,717	6.6	5,044	6.9
Unsecured Credit Card Loans	319	339	6.3	354	4.3
All Other Unsecured Loans	360	295	18.0-	283	4.2-
New Vehicle Loans	904	916	1.3	919	0.4
Used Vehicle Loans	1,054	1,208	14.6	1,329	10.0
First Mortgage Real Estate Loans	732	833	13.8	1,075	29.1
Other Real Estate Loans	829	899	8.5	876	2.5-
All Other Loans to Members	224	218	2.5-	200	8.2-
Other Loans	3	9	222.7	7	20.0-
Allowance For Loan Losses	32	42	30.5	43	0.8
TOTAL INVESTMENTS	1,723	2,012	16.8	2,345	16.5
U.S. Government Obligations	150	72	52.0-	34	52.3-
Federal Agency Securities	937	927	1.0-	1,203	29.7
Mutual Fund & Common Trusts	23	53	128.5	58	10.5
MCSD and PIC at Corporate CU	N/A	37	N/A	40	7.4
Corporate Credit Unions	406	708	74.2	762	7.6
Commercial Banks, S&Ls	129	121	5.6-	146	20.1
Credit Unions -Loans to, Deposits in	9	10	15.4	15	42.4
NCUSIF Capitalization Deposit	53	57	7.3	64	10.8
Other Investments	15	26	66.5	23	10.5-
Land and Building	105	112	6.3	121	8.3
Other Fixed Assets	37	41	10.7	40	2.4-
Other Real Estate Owned	0*	0*	19.2	2	147.3
Other Assets	56	58	3.6	73	26.6
TOTAL ASSETS	6,430	7,008	9.0	7,710	10.0
LIABILITIES					
Total Borrowings	5	7	57.6	11	49.5
Accrued Dividends/Interest Payable	8	9	6.2	6	29.8-
Acct Payable and Other Liabilities	32	40	26.9	37	8.6-
TOTAL LIABILITIES	44	56	26.4	54	4.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	5,718	6,218	8.7	6,867	10.4
Share Drafts	776	862	11.1	954	10.7
Regular Shares	1,992	2,027	1.7	2,109	4.1
Money Market Shares	733	888	21.2	1,157	30.4
Share Certificates/CDs	1,549	1,739	12.3	1,927	10.9
IRA/Keogh Accounts	592	619	4.5	627	1.3
All Other Shares and Member Deposits	50	49	2.3-	69	39.8
Non-Member Deposits	26	35	33.2	23	34.9-
Regular Reserves	202	212	5.3	225	6.0
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0*	40.0
Accum. Unrealized G/L on A-F-S	-9	-6	39.3-	-16	194.7
Other Reserves	5	4	27.8-	4	9.7-
Undivided Earnings	460	512	11.4	565	10.2
Net Income	10	11	9.5	12	8.1
TOTAL EQUITY	667	734	10.0	789	7.5
TOTAL LIABILITIES/EQUITY/SAVINGS	6,430	7,008	9.0	7,710	10.0

* Amount Less than 1 Million

Colorado
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	187	185	1.1-	183	1.1-
INCOME					
Interest on Loans	188	204	8.4	207	1.4
(Less) Interest Refund	0*	0*	98.9-	0*	15,258.3
Income from Investments	49	53	7.5	60	14.0
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	16	19	15.2	21	12.8
Other Operating Income	6	9	47.0	10	3.6
TOTAL GROSS INCOME	259	284	9.6	297	4.6
EXPENSES					
Employee Compensation and Benefits	49	54	12.0	61	11.6
Travel and Conference Expense	2	2	6.4	2	1.3
Office Occupancy Expense	7	8	9.0	8	8.5
Office Operations Expense	24	26	6.7	28	7.6
Educational & Promotional Expense	3	3	9.8	3	1.3
Loan Servicing Expense	5	7	21.7	6	8.9-
Professional and Outside Services	10	11	15.0	13	15.7
Provision for Loan Losses	13	17	37.4	13	27.4-
Member Insurance	2	2	1.5-	2	5.8-
Operating Fees	0*	0*	15.1	0*	3.0
Miscellaneous Operating Expenses	3	3	18.1	4	12.1
TOTAL OPERATING EXPENSES	117	134	14.0	139	4.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	-1	309.6	0*	96.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	783.8	0*	364.1-
Other Non-Oper Income (Expense)	0*	0*	38.5	0*	15.5-
Income (Loss) Before Cost of Funds	142	149	5.2	158	6.0
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	2.8-	0*	33.4
Dividends on Shares	83	90	8.7	93	3.6
Interest on Deposits	24	27	13.6	29	5.1
NET INCOME BEFORE RESERVE TRANSFERS	35	31	9.1-	36	13.6
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	12	15	22.8	15	1.5-
Net Reserve Transfer	3	4	21.8	6	49.3
Net Income After Net Reserve Transfer	31	27	12.4-	30	8.3
Additional (Voluntary) Reserve Transfers	4	1	66.8-	2	53.0
Adjusted Net Income	27	26	4.4-	28	6.0

* Amount Less than 1 Million

Connecticut
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	225	221	1.8-	214	3.2-
Cash	79	94	18.8	92	2.4-
TOTAL LOANS OUTSTANDING	2,144	2,256	5.3	2,370	5.0
Unsecured Credit Card Loans	206	212	2.9	215	1.4
All Other Unsecured Loans	315	301	4.5-	284	5.6-
New Vehicle Loans	417	390	6.5-	358	8.2-
Used Vehicle Loans	284	323	14.0	355	9.7
First Mortgage Real Estate Loans	369	449	21.9	566	25.9
Other Real Estate Loans	451	481	6.6	498	3.7
All Other Loans to Members	93	93	0.1-	89	4.3-
Other Loans	10	7	27.1-	5	25.9-
Allowance For Loan Losses	32	32	1.2-	31	1.3-
TOTAL INVESTMENTS	1,787	1,863	4.3	2,145	15.1
U.S. Government Obligations	105	72	31.2-	17	76.8-
Federal Agency Securities	568	564	0.7-	646	14.5
Mutual Fund & Common Trusts	4	2	35.4-	3	7.2
MCSD and PIC at Corporate CU	N/A	27	N/A	29	10.6
Corporate Credit Unions	697	781	12.1	891	14.1
Commercial Banks, S&Ls	330	353	7.0	492	39.2
Credit Unions -Loans to, Deposits in	7	8	16.2	8	2.6
NCUSIF Capitalization Deposit	34	35	3.3	38	8.5
Other Investments	42	20	52.1-	22	8.3
Land and Building	41	44	6.7	45	1.3
Other Fixed Assets	13	14	3.9	18	25.6
Other Real Estate Owned	1	0*	17.8-	0*	80.8-
Other Assets	36	39	6.3	43	10.5
TOTAL ASSETS	4,070	4,279	5.1	4,681	9.4
LIABILITIES					
Total Borrowings	3	21	533.9	24	9.6
Accrued Dividends/Interest Payable	7	7	4.6	6	7.1-
Acct Payable and Other Liabilities	19	23	24.4	25	10.0
TOTAL LIABILITIES	29	52	80.1	55	7.5
EQUITY/SAVINGS					
TOTAL SAVINGS	3,625	3,771	4.0	4,132	9.6
Share Drafts	311	346	11.2	401	15.9
Regular Shares	1,891	1,929	2.0	2,075	7.5
Money Market Shares	273	317	16.2	395	24.4
Share Certificates/CDs	698	745	6.7	819	9.9
IRA/Keogh Accounts	394	379	3.8-	378	0.3-
All Other Shares and Member Deposits	57	53	6.1-	64	19.2
Non-Member Deposits	0*	1	22.7	1	19.5
Regular Reserves	101	104	2.6	110	6.0
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	0*	0*	183.4-	0*	200.6-
Other Reserves	49	47	4.6-	53	14.4
Undivided Earnings	263	302	14.8	326	8.0
Net Income	3	4	35.6	4	3.0-
TOTAL EQUITY	416	457	9.9	494	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	4,070	4,279	5.1	4,681	9.4

* Amount Less than 1 Million

Connecticut
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	225	221	1.8-	214	3.2-
INCOME					
Interest on Loans	92	96	4.6	98	1.4
(Less) Interest Refund	0*	0*	4.9	0*	61.9-
Income from Investments	48	51	5.5	54	5.1
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	7	8	12.0	9	7.9
Other Operating Income	3	3	8.4	4	20.6
TOTAL GROSS INCOME	151	159	5.3	164	3.3
EXPENSES					
Employee Compensation and Benefits	33	34	4.6	37	7.2
Travel and Conference Expense	1	1	0.3	1	0.2-
Office Occupancy Expense	3	3	1.3	4	9.6
Office Operations Expense	14	15	7.4	16	3.7
Educational & Promotional Expense	2	2	2.2-	2	6.4
Loan Servicing Expense	3	3	3.5	3	13.4
Professional and Outside Services	3	4	14.0	4	12.9
Provision for Loan Losses	6	7	10.7	6	14.3-
Member Insurance	1	1	3.3-	1	9.8-
Operating Fees	0*	0*	19.5	0*	4.7
Miscellaneous Operating Expenses	2	2	4.1-	2	6.7
TOTAL OPERATING EXPENSES	70	74	5.3	77	4.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	51.6	0*	84.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	754.8	0*	515.5
Other Non-Oper Income (Expense)	0*	0*	9.3-	0*	71.0
Income (Loss) Before Cost of Funds	81	86	5.3	87	2.0
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	598.7	0*	17.9-
Dividends on Shares	62	65	5.2	68	4.4
Interest on Deposits	0*	0*	13.0	0*	98.6-
NET INCOME BEFORE RESERVE TRANSFERS	19	19	2.1	19	1.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	5	19.0	6	9.2
Net Reserve Transfer	2	2	3.1	3	57.5
Net Income After Net Reserve Transfer	17	18	2.0	16	6.6-
Additional (Voluntary) Reserve Transfers	3	4	16.2	4	3.5-
Adjusted Net Income	14	14	1.4-	13	7.5-

* Amount Less than 1 Million

Delaware
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	48	46	4.2-	43	6.5-
Cash	17	16	8.8-	14	10.1-
TOTAL LOANS OUTSTANDING	494	520	5.2	580	11.5
Unsecured Credit Card Loans	36	38	5.8	40	6.9
All Other Unsecured Loans	73	71	3.0-	79	11.7
New Vehicle Loans	114	125	9.4	118	5.1-
Used Vehicle Loans	60	58	3.4-	84	44.9
First Mortgage Real Estate Loans	83	92	11.1	108	17.0
Other Real Estate Loans	105	117	11.3	137	16.7
All Other Loans to Members	21	17	20.3-	13	20.9-
Other Loans	2	3	24.3	0*	81.1-
Allowance For Loan Losses	5	5	0.6-	5	10.7
TOTAL INVESTMENTS	274	302	10.3	338	11.9
U.S. Government Obligations	52	40	24.2-	29	27.6-
Federal Agency Securities	105	121	15.1	138	14.3
Mutual Fund & Common Trusts	6	6	0.6	12	109.8
MCSD and PIC at Corporate CU	N/A	3	N/A	5	51.9
Corporate Credit Unions	36	55	55.9	64	14.9
Commercial Banks, S&Ls	68	68	0.4-	79	16.4
Credit Unions -Loans to, Deposits in	0*	1	168.3	4	218.4
NCUSIF Capitalization Deposit	7	7	4.3	8	10.1
Other Investments	0*	2	217.0	0*	69.8-
Land and Building	10	11	13.1	12	12.5
Other Fixed Assets	4	5	8.4	4	7.3-
Other Real Estate Owned	0*	0*	37.4	0*	0.1
Other Assets	8	7	15.6-	7	1.2-
TOTAL ASSETS	803	856	6.6	951	11.1
LIABILITIES					
Total Borrowings	0*	0*	100.0-	1	0.0
Accrued Dividends/Interest Payable	2	2	2.9	2	5.6
Acct Payable and Other Liabilities	4	3	32.1-	5	66.5
TOTAL LIABILITIES	7	5	21.7-	8	62.0
EQUITY/SAVINGS					
TOTAL SAVINGS	712	759	6.5	846	11.5
Share Drafts	47	55	15.7	65	17.8
Regular Shares	372	379	1.8	413	9.1
Money Market Shares	66	75	14.2	86	14.7
Share Certificates/CDs	155	170	9.8	192	13.3
IRA/Keogh Accounts	65	67	4.3	67	0.8-
All Other Shares and Member Deposits	8	8	0.3	9	17.6
Non-Member Deposits	0*	6	1,020.9	14	139.8
Regular Reserves	28	31	10.5	34	7.9
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	264.6-	-2	873.5-
Other Reserves	30	31	1.9	34	8.8
Undivided Earnings	25	29	16.3	30	5.6
Net Income	0*	0*	7.5-	0*	2.0-
TOTAL EQUITY	84	92	9.4	97	5.1
TOTAL LIABILITIES/EQUITY/SAVINGS	803	856	6.6	951	11.1

* Amount Less than 1 Million

Delaware
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	48	46	4.2-	43	6.5-
INCOME					
Interest on Loans	22	23	6.2	24	6.8
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	8	8	3.4	8	4.7
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	0*	1	43.7	2	28.2
Other Operating Income	0*	0*	15.1	1	13.2
TOTAL GROSS INCOME	31	33	6.9	36	7.4
EXPENSES					
Employee Compensation and Benefits	5	6	9.2	6	10.5
Travel and Conference Expense	0*	0*	0.3	0*	20.2
Office Occupancy Expense	0*	0*	0.0-	0*	14.3
Office Operations Expense	2	3	15.8	3	11.3
Educational & Promotional Expense	0*	0*	33.6	0*	0.1-
Loan Servicing Expense	0*	0*	52.9	0*	18.1
Professional and Outside Services	1	1	2.1	2	18.5
Provision for Loan Losses	0*	1	19.2	2	33.3
Member Insurance	0*	0*	0.4-	0*	11.2-
Operating Fees	0*	0*	5.0	0*	2.9
Miscellaneous Operating Expenses	0*	0*	52.0	0*	5.7-
TOTAL OPERATING EXPENSES	13	14	12.5	16	12.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	558.8	0*	89.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	480.8-	0*	126.5-
Other Non-Oper Income (Expense)	0*	0*	2,409.6	0*	500.2-
Income (Loss) Before Cost of Funds	18	19	4.0	19	1.5
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	39.1-	0*	182.9
Dividends on Shares	14	15	5.7	16	3.7
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	4	4	1.7-	4	7.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	1	15.4	1	18.7
Net Reserve Transfer	0*	0*	24.6	0*	35.5
Net Income After Net Reserve Transfer	4	4	4.4-	3	12.5-
Additional (Voluntary) Reserve Transfers	0*	0*	103.9	0*	42.3
Adjusted Net Income	3	3	11.1-	2	20.3-

* Amount Less than 1 Million

District of Columbia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	82	80	2.4-	77	3.8-
Cash	65	73	11.5	69	4.8-
TOTAL LOANS OUTSTANDING	1,604	1,642	2.4	1,695	3.3
Unsecured Credit Card Loans	165	163	1.5-	175	7.3
All Other Unsecured Loans	267	262	1.7-	248	5.4-
New Vehicle Loans	299	295	1.4-	300	1.6
Used Vehicle Loans	122	146	19.6	165	13.5
First Mortgage Real Estate Loans	477	527	10.5	565	7.2
Other Real Estate Loans	194	182	6.2-	176	3.0-
All Other Loans to Members	80	67	16.1-	65	3.4-
Other Loans	1	1	3.4	2	103.9
Allowance For Loan Losses	15	17	14.5	19	9.9
TOTAL INVESTMENTS	1,036	1,062	2.5	1,290	21.5
U.S. Government Obligations	298	215	27.9-	214	0.4-
Federal Agency Securities	245	230	6.3-	296	28.5
Mutual Fund & Common Trusts	76	93	21.2	111	19.8
MCSD and PIC at Corporate CU	N/A	4	N/A	6	58.9
Corporate Credit Unions	84	88	3.6	86	1.8-
Commercial Banks, S&Ls	291	374	28.2	516	38.0
Credit Unions -Loans to, Deposits in	2	3	42.0	4	35.4
NCUSIF Capitalization Deposit	21	20	0.5-	22	7.9
Other Investments	18	36	105.4	36	0.1-
Land and Building	9	13	40.1	12	2.8-
Other Fixed Assets	13	12	4.7-	13	5.6
Other Real Estate Owned	0*	0*	6.1	0*	85.3-
Other Assets	27	28	4.1	30	8.3
TOTAL ASSETS	2,740	2,814	2.7	3,092	9.9
 LIABILITIES					
Total Borrowings	8	11	43.8	14	29.3
Accrued Dividends/Interest Payable	8	7	13.2-	6	14.7-
Acct Payable and Other Liabilities	19	18	5.3-	18	2.9-
TOTAL LIABILITIES	35	36	4.0	38	4.9
 EQUITY/SAVINGS					
TOTAL SAVINGS	2,392	2,436	1.8	2,682	10.1
Share Drafts	433	461	6.5	506	9.8
Regular Shares	988	955	3.4-	996	4.2
Money Market Shares	255	309	21.1	394	27.6
Share Certificates/CDs	546	542	0.8-	607	12.0
IRA/Keogh Accounts	151	152	0.9	153	0.8
All Other Shares and Member Deposits	19	16	13.4-	21	33.5
Non-Member Deposits	1	1	9.8-	5	401.6
Regular Reserves	77	75	2.5-	77	3.3
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	55.9-	-2	226.6
Other Reserves	32	47	45.9	51	10.0
Undivided Earnings	204	219	7.7	243	11.0
Net Income	2	2	5.3-	2	17.3
TOTAL EQUITY	313	342	9.3	372	8.9
TOTAL LIABILITIES/EQUITY/SAVINGS	2,740	2,814	2.7	3,092	9.9

* Amount Less than 1 Million

District of Columbia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	82	80	2.4-	77	3.8-
INCOME					
Interest on Loans	69	68	1.0-	67	1.2-
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	28	28	1.9-	31	10.0
Income from Trading Securities	0*	0*	233.3-	0*	497.7-
Fee Income	8	9	10.4	9	3.9
Other Operating Income	2	2	21.7-	2	12.1
TOTAL GROSS INCOME	107	107	0.2-	108	0.6
EXPENSES					
Employee Compensation and Benefits	20	20	2.1-	21	8.3
Travel and Conference Expense	0*	0*	0.1-	0*	13.6
Office Occupancy Expense	1	1	0.4	1	0.3
Office Operations Expense	11	10	5.6-	12	10.5
Educational & Promotional Expense	1	0*	9.3-	1	5.5
Loan Servicing Expense	2	2	5.9	2	6.2
Professional and Outside Services	3	3	12.5	3	0.1
Provision for Loan Losses	5	5	0.3-	5	3.9-
Member Insurance	0*	0*	17.8-	0*	6.1-
Operating Fees	0*	0*	20.3	0*	29.1
Miscellaneous Operating Expenses	0*	0*	12.0-	0*	4.5
TOTAL OPERATING EXPENSES	46	45	1.8-	48	6.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	307.5-	0*	336.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	486.1-	0*	105.4-
Other Non-Oper Income (Expense)	0*	0*	21.1-	0*	0.4-
Income (Loss) Before Cost of Funds	61	62	1.2	59	4.5-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	43.9	0*	34.2
Dividends on Shares	43	43	0.2-	42	0.7-
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	18	19	4.0	17	13.4-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	4	10.3	0*	183.8-
Net Reserve Transfer	1	1	5.6	1	20.2
Net Income After Net Reserve Transfer	17	18	3.9	15	15.5-
Additional (Voluntary) Reserve Transfers	0*	0*	3.0	0*	42.8-
Adjusted Net Income	17	18	4.0	15	15.1-

* Amount Less than 1 Million

Florida
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	269	266	1.1-	257	3.4-
Cash	461	498	8.2	580	16.4
TOTAL LOANS OUTSTANDING	10,795	11,582	7.3	12,397	7.0
Unsecured Credit Card Loans	1,099	1,131	2.9	1,146	1.4
All Other Unsecured Loans	1,069	1,018	4.7-	959	5.7-
New Vehicle Loans	2,878	2,806	2.5-	2,945	5.0
Used Vehicle Loans	1,946	2,246	15.4	2,433	8.4
First Mortgage Real Estate Loans	2,329	2,797	20.1	3,255	16.4
Other Real Estate Loans	898	977	8.8	1,012	3.6
All Other Loans to Members	564	599	6.2	628	4.8
Other Loans	13	10	23.1-	19	87.6
Allowance For Loan Losses	112	130	15.9	137	5.5
TOTAL INVESTMENTS	5,214	5,800	11.2	6,828	17.7
U.S. Government Obligations	721	607	15.8-	483	20.5-
Federal Agency Securities	2,186	2,393	9.5	3,032	26.7
Mutual Fund & Common Trusts	109	228	109.0	278	21.9
MCSD and PIC at Corporate CU	N/A	54	N/A	56	2.3
Corporate Credit Unions	1,119	1,359	21.4	1,644	21.0
Commercial Banks, S&Ls	836	879	5.1	979	11.4
Credit Unions -Loans to, Deposits in	10	20	96.9	15	23.5-
NCUSIF Capitalization Deposit	135	146	8.5	161	10.3
Other Investments	98	113	15.3	180	59.3
Land and Building	299	320	6.9	354	10.7
Other Fixed Assets	89	96	8.4	110	14.2
Other Real Estate Owned	3	2	41.0-	2	34.0
Other Assets	181	221	22.0	223	0.7
TOTAL ASSETS	16,929	18,389	8.6	20,357	10.7
LIABILITIES					
Total Borrowings	3	63	1,843.3	112	78.2
Accrued Dividends/Interest Payable	25	26	1.5	24	7.7-
Acct Payable and Other Liabilities	126	143	13.3	153	7.3
TOTAL LIABILITIES	155	232	49.8	289	24.9
EQUITY/SAVINGS					
TOTAL SAVINGS	14,957	16,164	8.1	17,931	10.9
Share Drafts	2,103	2,228	6.0	2,517	13.0
Regular Shares	5,925	6,163	4.0	6,634	7.6
Money Market Shares	1,205	1,435	19.1	1,805	25.8
Share Certificates/CDs	4,036	4,613	14.3	5,135	11.3
IRA/Keogh Accounts	1,568	1,597	1.8	1,686	5.6
All Other Shares and Member Deposits	116	126	8.5	149	18.2
Non-Member Deposits	4	2	52.9-	5	159.0
Regular Reserves	560	581	3.8	632	8.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0*	1,036.6
Accum. Unrealized G/L on A-F-S	-9	3	139.1-	-32	1,067.2-
Other Reserves	144	184	27.9	172	6.3-
Undivided Earnings	1,101	1,204	9.3	1,341	11.4
Net Income	21	22	7.0	23	5.8
TOTAL EQUITY	1,817	1,994	9.7	2,136	7.1
TOTAL LIABILITIES/EQUITY/SAVINGS	16,929	18,389	8.6	20,357	10.7

* Amount Less than 1 Million

Florida
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	269	266	1.1-	257	3.4-
INCOME					
Interest on Loans	467	498	6.7	516	3.6
(Less) Interest Refund	0*	0*	14.3-	0*	98.8-
Income from Investments	141	158	12.1	171	8.3
Income from Trading Securities	0*	0*	15.2-	0*	217.9
Fee Income	77	86	11.2	92	7.4
Other Operating Income	15	20	26.6	23	18.4
TOTAL GROSS INCOME	699	760	8.8	802	5.5
EXPENSES					
Employee Compensation and Benefits	136	149	10.1	165	10.7
Travel and Conference Expense	5	5	8.5	5	7.1
Office Occupancy Expense	19	20	10.1	22	8.7
Office Operations Expense	72	80	10.9	88	9.8
Educational & Promotional Expense	8	9	16.8	10	7.4
Loan Servicing Expense	13	14	12.1	14	4.1-
Professional and Outside Services	28	31	8.6	33	6.1
Provision for Loan Losses	45	48	6.9	43	10.9-
Member Insurance	2	3	0.7	2	10.6-
Operating Fees	2	2	8.7	2	15.1
Miscellaneous Operating Expenses	7	7	12.2	8	12.4
TOTAL OPERATING EXPENSES	336	370	9.9	393	6.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	2	797.4	0*	49.7-
Gain (Loss) on Disp of Fixed Assets	0*	2	1,373.4-	0*	103.1-
Other Non-Oper Income (Expense)	0*	1	112.9	1	14.9-
Income (Loss) Before Cost of Funds	364	395	8.7	411	3.9
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	103.6	3	208.8
Dividends on Shares	254	278	9.3	288	3.4
Interest on Deposits	25	29	15.4	31	6.2
NET INCOME BEFORE RESERVE TRANSFERS	84	87	4.5	89	2.2
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	30	34	15.2	30	13.0-
Net Reserve Transfer	11	9	14.5-	7	24.1-
Net Income After Net Reserve Transfer	73	78	7.2	82	5.3
Additional (Voluntary) Reserve Transfers	10	7	33.9-	13	92.2
Adjusted Net Income	63	72	13.8	70	2.8-

* Amount Less than 1 Million

Georgia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	244	241	1.2-	234	2.9-
Cash	166	182	9.8	176	3.1-
TOTAL LOANS OUTSTANDING	4,168	4,491	7.7	4,839	7.8
Unsecured Credit Card Loans	293	319	8.8	344	8.0
All Other Unsecured Loans	503	491	2.4-	501	2.0
New Vehicle Loans	1,076	991	7.9-	1,011	2.0
Used Vehicle Loans	905	1,104	21.9	1,219	10.4
First Mortgage Real Estate Loans	734	888	21.0	1,043	17.5
Other Real Estate Loans	375	404	7.7	424	4.9
All Other Loans to Members	267	262	1.8-	287	9.5
Other Loans	15	32	107.4	10	67.9-
Allowance For Loan Losses	41	39	5.9-	41	5.7
TOTAL INVESTMENTS	2,840	3,049	7.4	3,404	11.7
U.S. Government Obligations	654	389	40.5-	166	57.3-
Federal Agency Securities	984	1,174	19.3	1,551	32.1
Mutual Fund & Common Trusts	14	15	5.9	23	56.1
MCSD and PIC at Corporate CU	N/A	50	N/A	57	12.8
Corporate Credit Unions	693	851	22.7	824	3.2-
Commercial Banks, S&Ls	404	466	15.5	586	25.7
Credit Unions -Loans to, Deposits in	15	23	51.4	108	366.8
NCUSIF Capitalization Deposit	59	62	5.2	67	8.8
Other Investments	17	18	7.3	22	20.7
Land and Building	69	73	4.7	80	10.2
Other Fixed Assets	31	33	5.1	36	10.0
Other Real Estate Owned	2	0*	60.2-	1	118.6
Other Assets	139	97	29.9-	170	74.3
TOTAL ASSETS	7,374	7,886	6.9	8,666	9.9
LIABILITIES					
Total Borrowings	3	13	284.9	14	12.3
Accrued Dividends/Interest Payable	12	13	7.6	13	1.2
Acct Payable and Other Liabilities	43	46	6.2	49	6.9
TOTAL LIABILITIES	59	72	22.4	77	6.8
EQUITY/SAVINGS					
TOTAL SAVINGS	6,445	6,867	6.5	7,570	10.2
Share Drafts	753	843	11.9	925	9.7
Regular Shares	3,497	3,690	5.5	4,061	10.0
Money Market Shares	240	275	14.8	327	18.8
Share Certificates/CDs	1,161	1,222	5.2	1,352	10.6
IRA/Keogh Accounts	632	630	0.3-	676	7.3
All Other Shares and Member Deposits	150	199	33.1	221	11.1
Non-Member Deposits	12	8	34.2-	9	19.2
Regular Reserves	223	238	6.8	254	6.8
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0*	69.1-
Accum. Unrealized G/L on A-F-S	-2	0*	144.2-	-5	760.6-
Other Reserves	7	7	1.1-	12	69.2
Undivided Earnings	627	687	9.6	747	8.7
Net Income	14	13	7.7-	10	24.2-
TOTAL EQUITY	870	947	8.9	1,019	7.6
TOTAL LIABILITIES/EQUITY/SAVINGS	7,374	7,886	6.9	8,666	9.9

* Amount Less than 1 Million

Georgia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	244	241	1.2-	234	2.9-
INCOME					
Interest on Loans	185	193	4.6	205	6.2
(Less) Interest Refund	0*	0*	134.1	0*	20.3-
Income from Investments	79	81	2.8	85	5.2
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	25	25	1.1-	29	17.8
Other Operating Income	8	9	16.5	10	8.9
TOTAL GROSS INCOME	296	308	3.9	329	6.9
EXPENSES					
Employee Compensation and Benefits	54	58	7.6	64	10.2
Travel and Conference Expense	2	2	6.4	2	9.2
Office Occupancy Expense	7	7	4.5-	7	11.3
Office Operations Expense	26	27	3.4	30	9.9
Educational & Promotional Expense	3	3	8.3	3	10.3
Loan Servicing Expense	5	5	5.7-	6	22.1
Professional and Outside Services	7	8	12.3	9	13.6
Provision for Loan Losses	9	11	32.8	13	10.6
Member Insurance	2	2	3.5-	2	10.3
Operating Fees	0*	0*	13.0	0*	5.1
Miscellaneous Operating Expenses	2	4	53.1	4	5.8
TOTAL OPERATING EXPENSES	118	127	8.3	141	10.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	189.2-	0*	270.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	111.3-	0*	171.9-
Other Non-Oper Income (Expense)	0*	0*	44.7	0*	5.5
Income (Loss) Before Cost of Funds	179	181	1.0	189	4.3
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	11.2	0*	4.5
Dividends on Shares	121	126	4.2	131	4.2
Interest on Deposits	15	18	16.5	19	4.9
NET INCOME BEFORE RESERVE TRANSFERS	43	37	13.8-	39	4.5
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	10	10	4.9	9	16.5-
Net Reserve Transfer	5	4	21.7-	3	41.5-
Net Income After Net Reserve Transfer	37	33	12.6-	36	10.6
Additional (Voluntary) Reserve Transfers	2	5	124.9	6	7.8
Adjusted Net Income	35	27	21.7-	31	11.1

* Amount Less than 1 Million

Guam
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
Cash	4	5	32.8	5	2.1
TOTAL LOANS OUTSTANDING	98	109	10.5	125	14.6
Unsecured Credit Card Loans	2	2	5.6	2	26.8
All Other Unsecured Loans	74	81	9.6	75	7.6-
New Vehicle Loans	5	10	94.7	17	65.7
Used Vehicle Loans	0*	0*	34.8	0*	53.9-
First Mortgage Real Estate Loans	10	8	11.3-	7	22.2-
Other Real Estate Loans	1	1	13.4-	1	34.0
All Other Loans to Members	7	6	11.7-	22	285.4
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	5	4	5.9-	5	5.7
TOTAL INVESTMENTS	22	17	24.6-	13	21.2-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	2	0.0
MCSD and PIC at Corporate CU	N/A	0*	N/A	0*	8.7
Corporate Credit Unions	3	2	44.8-	2	0.7
Commercial Banks, S&Ls	18	13	26.3-	7	48.7-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
NCUSIF Capitalization Deposit	0*	0*	2.3-	0*	7.4
Other Investments	0*	0*	12.8	0*	0.5-
Land and Building	2	3	40.6	3	5.9-
Other Fixed Assets	0*	0*	54.9	1	40.4
Other Real Estate Owned	0*	0*	65.6	0*	53.1
Other Assets	0*	1	99.6	1	3.2-
TOTAL ASSETS	123	131	6.5	144	9.5
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	41.5	0*	52.4
Acct Payable and Other Liabilities	0*	0*	57.5	0*	7.8
TOTAL LIABILITIES	0*	0*	50.3	0*	26.6
EQUITY/SAVINGS					
TOTAL SAVINGS	98	103	5.3	114	10.2
Share Drafts	3	3	10.1	3	3.0-
Regular Shares	80	80	0.2-	81	1.0
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	14	19	36.7	29	50.3
IRA/Keogh Accounts	1	1	12.0-	0*	10.1-
All Other Shares and Member Deposits	0*	0*	46.9	0*	59.3
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	0*	0*	8.8-	0*	49.1
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0*	0.0
Other Reserves	0*	0*	18.9-	0*	7.3-
Undivided Earnings	23	26	12.1	27	5.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	25	27	10.4	29	6.3
TOTAL LIABILITIES/EQUITY/SAVINGS	123	131	6.5	144	9.5

* Amount Less than 1 Million

Guam
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
INCOME					
Interest on Loans	7	7	6.3	7	1.4-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	21.6-	0*	13.0-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	0*	0*	0.0	0*	931.7
Other Operating Income	0*	0*	13.3-	0*	100.0-
TOTAL GROSS INCOME	7	8	4.1	8	1.3-
EXPENSES					
Employee Compensation and Benefits	1	2	27.7	2	6.1-
Travel and Conference Expense	0*	0*	22.3-	0*	42.9
Office Occupancy Expense	0*	0*	40.7	0*	2.1
Office Operations Expense	0*	0*	37.9	0*	0.4
Educational & Promotional Expense	0*	0*	84.6	0*	50.0
Loan Servicing Expense	0*	0*	94.4	0*	7.5-
Professional and Outside Services	0*	0*	62.6	0*	32.9
Provision for Loan Losses	0*	0*	63.7	1	36.1
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	48.6	0*	23.1-
Miscellaneous Operating Expenses	0*	0*	197.8	0*	34.9-
TOTAL OPERATING EXPENSES	3	4	41.4	4	5.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0	0*	0.0	0*	29,060.7
Other Non-Oper Income (Expense)	0*	0*	399.9-	0*	334.3
Income (Loss) Before Cost of Funds	5	4	17.7-	4	5.3-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	100.0-
Dividends on Shares	2	3	6.1	3	7.8
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	2	1	42.4-	0*	30.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	42.4	0*	28.5
Net Reserve Transfer	0*	0*	0.0	0*	0.0
Net Income After Net Reserve Transfer	2	1	42.4-	0*	38.8-
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	0*	0.0
Adjusted Net Income	2	1	42.4-	0*	41.3-

* Amount Less than 1 Million

Hawaii
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	113	113	0.0	107	5.3-
Cash	75	67	10.6-	60	10.1-
TOTAL LOANS OUTSTANDING	1,835	1,898	3.4	1,938	2.1
Unsecured Credit Card Loans	99	97	1.7-	100	2.3
All Other Unsecured Loans	312	311	0.3-	309	0.7-
New Vehicle Loans	247	246	0.6-	259	5.5
Used Vehicle Loans	118	133	12.0	159	20.2
First Mortgage Real Estate Loans	423	473	11.9	510	7.7
Other Real Estate Loans	491	490	0.2-	463	5.5-
All Other Loans to Members	136	139	2.2	131	6.2-
Other Loans	8	8	7.7	7	11.6-
Allowance For Loan Losses	20	24	18.0	27	10.6
TOTAL INVESTMENTS	1,567	1,625	3.7	1,795	10.4
U.S. Government Obligations	151	72	52.3-	35	50.6-
Federal Agency Securities	504	573	13.6	685	19.6
Mutual Fund & Common Trusts	30	29	3.9-	29	2.0
MCSD and PIC at Corporate CU	N/A	21	N/A	28	30.8
Corporate Credit Unions	248	292	17.7	335	14.6
Commercial Banks, S&Ls	594	592	0.5-	627	5.9
Credit Unions -Loans to, Deposits in	5	8	56.6	8	1.2-
NCUSIF Capitalization Deposit	29	30	2.6	31	4.8
Other Investments	6	9	54.3	17	81.3
Land and Building	70	70	0.2-	76	8.2
Other Fixed Assets	10	10	5.2	13	22.8
Other Real Estate Owned	2	3	25.0	4	32.3
Other Assets	30	35	14.3	32	7.1-
TOTAL ASSETS	3,569	3,684	3.2	3,891	5.6
LIABILITIES					
Total Borrowings	8	0*	96.7-	6	2,372.4
Accrued Dividends/Interest Payable	5	4	22.8-	4	6.0-
Acct Payable and Other Liabilities	14	13	4.5-	17	29.0
TOTAL LIABILITIES	27	17	34.2-	27	54.4
EQUITY/SAVINGS					
TOTAL SAVINGS	3,077	3,177	3.2	3,358	5.7
Share Drafts	219	227	3.4	244	7.9
Regular Shares	1,640	1,639	0.0-	1,677	2.3
Money Market Shares	324	340	4.9	389	14.5
Share Certificates/CDs	549	619	12.7	694	12.2
IRA/Keogh Accounts	291	290	0.4-	297	2.5
All Other Shares and Member Deposits	44	47	6.8	37	20.9-
Non-Member Deposits	10	15	52.7	18	17.6
Regular Reserves	126	125	1.0-	122	2.5-
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0*	59.3	0*	99.0-
Accum. Unrealized G/L on A-F-S	-2	0*	65.8-	-5	509.2
Other Reserves	78	87	11.6	93	6.1
Undivided Earnings	260	274	5.5	292	6.6
Net Income	3	4	10.8	4	7.3
TOTAL EQUITY	466	490	5.2	506	3.3
TOTAL LIABILITIES/EQUITY/SAVINGS	3,569	3,684	3.2	3,891	5.6

* Amount Less than 1 Million

Hawaii
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	113	113	0.0	107	5.3-
INCOME					
Interest on Loans	80	81	1.9	81	0.8-
(Less) Interest Refund	0*	0*	27.7-	0*	7.8
Income from Investments	44	47	6.3	48	1.8
Income from Trading Securities	0*	0*	2,000.8	0*	100.0-
Fee Income	3	4	9.1	4	3.0-
Other Operating Income	2	2	5.0	3	49.5
TOTAL GROSS INCOME	129	134	3.8	135	0.8
EXPENSES					
Employee Compensation and Benefits	23	24	4.0	25	4.2
Travel and Conference Expense	0*	0*	12.2-	0*	12.3
Office Occupancy Expense	3	3	4.8	3	3.6
Office Operations Expense	8	9	7.9	10	7.7
Educational & Promotional Expense	1	1	1.3-	1	8.4-
Loan Servicing Expense	2	2	0.5	2	10.1
Professional and Outside Services	4	4	12.9	5	1.4
Provision for Loan Losses	7	8	7.5	9	14.9
Member Insurance	2	2	2.0-	2	5.2-
Operating Fees	0*	0*	4.0	0*	8.2
Miscellaneous Operating Expenses	2	2	10.5-	2	7.2
TOTAL OPERATING EXPENSES	54	57	4.4	60	5.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	21,152.8-	0*	36.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	10,773.9	0*	11.3-
Other Non-Oper Income (Expense)	0*	0*	327.4-	0*	57.5-
Income (Loss) Before Cost of Funds	74	77	3.0	75	2.8-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	32.3	0*	34.5-
Dividends on Shares	60	62	3.8	61	1.5-
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	14	14	0.8-	13	7.4-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	3	10.4	3	0.6-
Net Reserve Transfer	0*	0*	41.7-	0*	42.9
Net Income After Net Reserve Transfer	14	14	0.6	12	8.5-
Additional (Voluntary) Reserve Transfers	4	5	41.1	3	38.5-
Adjusted Net Income	10	9	14.1-	9	9.4

* Amount Less than 1 Million

Idaho
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	62	59	4.8-	56	5.1-
Cash	39	41	3.2	55	34.4
TOTAL LOANS OUTSTANDING	849	899	5.9	989	10.0
Unsecured Credit Card Loans	51	49	2.7-	51	3.1
All Other Unsecured Loans	75	70	6.3-	76	8.3
New Vehicle Loans	172	160	6.9-	172	7.0
Used Vehicle Loans	249	288	15.7	332	15.1
First Mortgage Real Estate Loans	106	123	16.8	136	10.5
Other Real Estate Loans	69	71	2.2	81	13.8
All Other Loans to Members	121	135	11.4	140	3.9
Other Loans	6	2	73.6-	1	10.2-
Allowance For Loan Losses	6	7	7.7	7	1.7
TOTAL INVESTMENTS	231	270	16.6	323	19.9
U.S. Government Obligations	12	7	43.7-	5	19.1-
Federal Agency Securities	36	41	11.8	43	5.3
Mutual Fund & Common Trusts	3	3	10.3-	3	3.2
MCSD and PIC at Corporate CU	N/A	11	N/A	9	15.5-
Corporate Credit Unions	129	148	14.8	194	30.8
Commercial Banks, S&Ls	39	46	18.7	54	16.6
Credit Unions -Loans to, Deposits in	2	2	17.0	2	1.0
NCUSIF Capitalization Deposit	9	10	6.7	11	13.2
Other Investments	0*	2	410.1	1	21.8-
Land and Building	24	28	15.2	31	12.8
Other Fixed Assets	6	6	3.2	8	32.3
Other Real Estate Owned	0*	0*	98.0	0*	17.6
Other Assets	9	13	41.9	13	0.2-
TOTAL ASSETS	1,153	1,249	8.4	1,412	13.0
LIABILITIES					
Total Borrowings	0*	5	488.3	3	28.1-
Accrued Dividends/Interest Payable	4	4	3.4	4	2.5-
Acct Payable and Other Liabilities	7	8	20.8	10	20.7
TOTAL LIABILITIES	12	17	45.1	17	1.9
EQUITY/SAVINGS					
TOTAL SAVINGS	1,024	1,104	7.9	1,255	13.6
Share Drafts	143	155	8.8	185	19.1
Regular Shares	440	443	0.8	488	10.1
Money Market Shares	96	116	21.1	148	27.6
Share Certificates/CDs	221	257	16.3	304	18.0
IRA/Keogh Accounts	96	95	0.7-	100	5.5
All Other Shares and Member Deposits	24	34	42.2	26	22.3-
Non-Member Deposits	5	4	19.0-	4	2.2-
Regular Reserves	36	38	3.7	40	5.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	41.5-	0*	741.7
Other Reserves	5	6	4.6	5	4.5-
Undivided Earnings	73	83	13.7	94	12.6
Net Income	2	1	38.0-	2	10.4
TOTAL EQUITY	117	128	9.2	140	9.5
TOTAL LIABILITIES/EQUITY/SAVINGS	1,153	1,249	8.4	1,412	13.0

* Amount Less than 1 Million

Idaho
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	62	59	4.8-	56	5.1-
INCOME					
Interest on Loans	38	40	4.7	41	3.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	6	7	12.0	9	20.7
Income from Trading Securities	0*	0*	0.0	0*	100.0-
Fee Income	5	5	0.2	5	5.7
Other Operating Income	1	2	45.1	2	28.8
TOTAL GROSS INCOME	50	53	6.1	56	6.4
EXPENSES					
Employee Compensation and Benefits	11	12	9.6	13	9.4
Travel and Conference Expense	0*	0*	7.6-	0*	17.4
Office Occupancy Expense	1	1	7.6	2	9.8
Office Operations Expense	5	5	5.0	6	10.8
Educational & Promotional Expense	0*	0*	40.1	0*	8.0-
Loan Servicing Expense	0*	0*	5.6	1	11.3
Professional and Outside Services	0*	0*	20.5	0*	4.4
Provision for Loan Losses	2	3	39.7	2	11.2-
Member Insurance	0*	0*	0.9-	0*	5.9
Operating Fees	0*	0*	25.0	0*	11.1
Miscellaneous Operating Expenses	0*	0*	30.0-	0*	17.4
TOTAL OPERATING EXPENSES	23	25	9.8	27	7.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	136.0-	0*	60.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	7,467.6-	0*	86.0-
Other Non-Oper Income (Expense)	0*	0*	234.8	0*	4.1
Income (Loss) Before Cost of Funds	27	28	3.2	29	5.6
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	2.7-	0*	65.0-
Dividends on Shares	19	20	7.2	20	2.1-
Interest on Deposits	1	2	42.0	4	85.1
NET INCOME BEFORE RESERVE TRANSFERS	7	6	15.6-	6	4.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	3	13.2	3	10.5
Net Reserve Transfer	0*	0*	14.9-	1	37.7
Net Income After Net Reserve Transfer	6	5	15.7-	5	0.7-
Additional (Voluntary) Reserve Transfers	0*	0*	40.9	0*	74.8
Adjusted Net Income	6	5	16.4-	5	2.3-

* Amount Less than 1 Million

Illinois
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	623	600	3.7-	577	3.8-
Cash	219	242	10.1	243	0.5
TOTAL LOANS OUTSTANDING	7,037	7,447	5.8	7,977	7.1
Unsecured Credit Card Loans	618	642	4.0	640	0.4-
All Other Unsecured Loans	588	537	8.6-	525	2.3-
New Vehicle Loans	1,822	1,749	4.0-	1,771	1.2
Used Vehicle Loans	1,230	1,399	13.7	1,543	10.3
First Mortgage Real Estate Loans	1,745	2,032	16.4	2,376	17.0
Other Real Estate Loans	719	741	3.1	786	6.0
All Other Loans to Members	309	325	5.1	305	6.3-
Other Loans	5	22	368.5	32	44.0
Allowance For Loan Losses	67	73	7.8	77	5.5
TOTAL INVESTMENTS	4,020	4,428	10.2	4,985	12.6
U.S. Government Obligations	867	541	37.6-	503	7.1-
Federal Agency Securities	1,159	1,087	6.3-	1,505	38.5
Mutual Fund & Common Trusts	94	183	94.1	179	2.2-
MCSD and PIC at Corporate CU	N/A	71	N/A	84	18.6
Corporate Credit Unions	1,132	1,396	23.3	1,438	3.0
Commercial Banks, S&Ls	588	725	23.2	958	32.2
Credit Unions -Loans to, Deposits in	17	18	6.1	20	11.4
NCUSIF Capitalization Deposit	92	96	4.5	104	7.8
Other Investments	71	312	341.9	195	37.4-
Land and Building	94	100	6.6	127	27.9
Other Fixed Assets	41	46	11.5	51	10.4
Other Real Estate Owned	2	2	6.8-	0*	60.4-
Other Assets	111	130	16.3	133	2.7
TOTAL ASSETS	11,457	12,322	7.5	13,441	9.1
LIABILITIES					
Total Borrowings	38	0*	99.3-	6	2,006.5
Accrued Dividends/Interest Payable	19	20	2.5	19	4.2-
Acct Payable and Other Liabilities	50	240	383.8	151	37.1-
TOTAL LIABILITIES	107	260	143.0	176	32.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	10,169	10,769	5.9	11,864	10.2
Share Drafts	855	920	7.6	1,026	11.5
Regular Shares	5,483	5,659	3.2	6,123	8.2
Money Market Shares	734	851	16.0	1,092	28.3
Share Certificates/CDs	1,766	2,012	13.9	2,199	9.3
IRA/Keogh Accounts	1,133	1,099	3.0-	1,170	6.5
All Other Shares and Member Deposits	88	89	0.6	102	14.9
Non-Member Deposits	110	140	27.4	152	8.8
Regular Reserves	383	405	5.7	433	6.8
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	-6	-2	62.2-	-9	304.9
Other Reserves	102	95	6.7-	87	9.0-
Undivided Earnings	673	767	14.0	867	12.9
Net Income	29	26	8.5-	24	9.8-
TOTAL EQUITY	1,181	1,292	9.4	1,401	8.4
TOTAL LIABILITIES/EQUITY/SAVINGS	11,457	12,322	7.5	13,441	9.1

* Amount Less than 1 Million

Illinois
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	623	600	3.7-	577	3.8-
INCOME					
Interest on Loans	303	322	6.0	326	1.2
(Less) Interest Refund	0*	0*	43.3-	0*	496.0
Income from Investments	112	115	2.7	126	9.7
Income from Trading Securities	0*	0*	50.9	0*	240.0
Fee Income	27	30	10.6	32	8.6
Other Operating Income	10	12	11.1	13	14.8
TOTAL GROSS INCOME	452	478	5.6	497	4.0
EXPENSES					
Employee Compensation and Benefits	76	82	6.9	87	6.9
Travel and Conference Expense	2	3	7.6	3	5.9
Office Occupancy Expense	9	10	9.1	11	9.7
Office Operations Expense	32	34	6.0	37	7.6
Educational & Promotional Expense	5	5	0.9-	6	4.7
Loan Servicing Expense	8	8	0.9-	9	5.7
Professional and Outside Services	11	12	8.0	13	5.9
Provision for Loan Losses	17	19	12.5	19	1.4-
Member Insurance	4	4	4.9	4	12.5-
Operating Fees	1	1	5.1	1	2.7-
Miscellaneous Operating Expenses	9	11	13.5	12	12.5
TOTAL OPERATING EXPENSES	177	189	7.1	201	6.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	19.5	0*	103.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	128.0	0*	22.9-
Other Non-Oper Income (Expense)	0*	0*	1,073.1-	0*	6.4-
Income (Loss) Before Cost of Funds	276	290	5.0	297	2.5
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	6.2-	0*	97.0-
Dividends on Shares	203	220	8.4	222	0.7
Interest on Deposits	7	11	48.3	12	12.1
NET INCOME BEFORE RESERVE TRANSFERS	65	59	10.2-	63	8.4
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	15	12	17.6-	10	17.0-
Net Reserve Transfer	8	5	32.7-	5	2.5-
Net Income After Net Reserve Transfer	58	53	7.2-	58	9.5
Additional (Voluntary) Reserve Transfers	2	1	11.9-	1	3.4
Adjusted Net Income	56	52	7.0-	57	9.6

* Amount Less than 1 Million

Indiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	265	259	2.3-	250	3.5-
Cash	184	142	23.0-	169	19.2
TOTAL LOANS OUTSTANDING	5,494	5,734	4.4	5,927	3.4
Unsecured Credit Card Loans	437	441	0.8	431	2.2-
All Other Unsecured Loans	542	479	11.7-	441	7.9-
New Vehicle Loans	1,152	1,110	3.7-	1,084	2.4-
Used Vehicle Loans	1,274	1,392	9.3	1,505	8.1
First Mortgage Real Estate Loans	1,111	1,272	14.5	1,370	7.7
Other Real Estate Loans	621	682	9.8	727	6.7
All Other Loans to Members	351	348	0.8-	366	5.3
Other Loans	6	11	96.3	2	84.1-
Allowance For Loan Losses	45	48	6.8	51	6.5
TOTAL INVESTMENTS	2,135	2,344	9.8	2,765	18.0
U.S. Government Obligations	116	82	29.8-	36	55.5-
Federal Agency Securities	540	574	6.4	743	29.3
Mutual Fund & Common Trusts	29	90	204.5	98	9.8
MCSD and PIC at Corporate CU	N/A	60	N/A	52	12.9-
Corporate Credit Unions	793	752	5.1-	877	16.6
Commercial Banks, S&Ls	559	625	11.8	805	28.7
Credit Unions -Loans to, Deposits in	8	9	9.7	8	11.2-
NCUSIF Capitalization Deposit	65	67	3.5	73	8.7
Other Investments	23	85	265.8	73	14.5-
Land and Building	125	133	6.4	143	7.8
Other Fixed Assets	38	41	7.7	43	4.4
Other Real Estate Owned	1	1	12.8-	2	44.1
Other Assets	67	72	7.3	74	3.6
TOTAL ASSETS	7,999	8,419	5.3	9,072	7.8
LIABILITIES					
Total Borrowings	44	37	16.7-	35	3.8-
Accrued Dividends/Interest Payable	4	5	10.7	4	10.0-
Acct Payable and Other Liabilities	41	42	1.9	50	20.1
TOTAL LIABILITIES	90	83	6.9-	90	7.9
EQUITY/SAVINGS					
TOTAL SAVINGS	7,113	7,482	5.2	8,073	7.9
Share Drafts	866	900	4.0	1,007	11.8
Regular Shares	2,858	2,871	0.5	3,063	6.7
Money Market Shares	800	965	20.7	1,190	23.3
Share Certificates/CDs	1,747	1,903	9.0	1,955	2.7
IRA/Keogh Accounts	665	672	1.1	695	3.4
All Other Shares and Member Deposits	160	157	1.6-	151	4.1-
Non-Member Deposits	18	12	30.0-	12	3.6-
Regular Reserves	243	266	9.3	291	9.5
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-3	0*	64.3-	-8	671.8
Other Reserves	35	36	1.6	40	10.5
Undivided Earnings	515	549	6.6	580	5.7
Net Income	5	4	28.4-	5	41.8
TOTAL EQUITY	796	853	7.2	909	6.5
TOTAL LIABILITIES/EQUITY/SAVINGS	7,999	8,419	5.3	9,072	7.8

* Amount Less than 1 Million

Indiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	265	259	2.3-	250	3.5-
INCOME					
Interest on Loans	237	248	4.5	244	1.4-
(Less) Interest Refund	0*	0*	53.1-	0*	2.1-
Income from Investments	58	61	5.5	69	13.0
Income from Trading Securities	0*	0*	0.0	0*	1,090.5
Fee Income	26	29	8.7	30	5.4
Other Operating Income	9	10	14.2	14	32.5
TOTAL GROSS INCOME	331	348	5.3	357	2.7
EXPENSES					
Employee Compensation and Benefits	67	73	8.2	77	6.0
Travel and Conference Expense	3	3	9.2-	3	2.7
Office Occupancy Expense	10	10	0.6	11	12.2
Office Operations Expense	31	33	6.0	35	5.2
Educational & Promotional Expense	5	5	5.0	6	10.2
Loan Servicing Expense	7	8	6.0	9	15.5
Professional and Outside Services	11	13	18.4	14	7.4
Provision for Loan Losses	17	21	24.1	17	20.2-
Member Insurance	1	1	0.5-	1	3.5-
Operating Fees	0*	0*	4.0	0*	4.1
Miscellaneous Operating Expenses	3	3	2.2	4	27.4
TOTAL OPERATING EXPENSES	156	170	9.0	177	3.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	254.2-	0*	98.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	67.9	0*	298.5-
Other Non-Oper Income (Expense)	0*	0*	1.0	0*	2.3-
Income (Loss) Before Cost of Funds	175	178	2.0	181	1.3
COST OF FUNDS					
Interest on Borrowed Money	2	2	1.3-	1	27.2-
Dividends on Shares	137	146	6.7	146	0.1-
Interest on Deposits	0*	0*	0.0	0*	188.5
NET INCOME BEFORE RESERVE TRANSFERS	36	30	15.7-	33	10.2
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	17	18	4.4	20	9.7
Net Reserve Transfer	5	7	24.8	7	4.2
Net Income After Net Reserve Transfer	31	24	22.8-	26	11.8
Additional (Voluntary) Reserve Transfers	2	3	30.0	3	11.7
Adjusted Net Income	29	21	26.7-	23	11.9

* Amount Less than 1 Million

Iowa
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	215	210	2.3-	203	3.3-
Cash	78	81	3.6	103	27.2
TOTAL LOANS OUTSTANDING	2,031	2,177	7.2	2,345	7.7
Unsecured Credit Card Loans	136	140	3.3	139	0.6-
All Other Unsecured Loans	148	148	0.1	136	7.9-
New Vehicle Loans	379	380	0.2	395	4.0
Used Vehicle Loans	532	577	8.5	629	9.1
First Mortgage Real Estate Loans	379	416	9.9	496	19.1
Other Real Estate Loans	279	329	18.2	369	12.1
All Other Loans to Members	162	169	4.2	161	4.6-
Other Loans	17	17	0.5-	18	7.0
Allowance For Loan Losses	18	20	8.2	22	9.3
TOTAL INVESTMENTS	688	766	11.3	901	17.6
U.S. Government Obligations	53	32	39.1-	35	7.6
Federal Agency Securities	193	207	7.2	227	9.4
Mutual Fund & Common Trusts	3	4	40.1	1	59.0-
MCSD and PIC at Corporate CU	N/A	5	N/A	10	119.9
Corporate Credit Unions	238	260	9.2	318	22.6
Commercial Banks, S&Ls	152	185	21.4	196	5.9
Credit Unions -Loans to, Deposits in	10	12	21.0	15	28.0
NCUSIF Capitalization Deposit	23	25	7.3	27	10.3
Other Investments	17	37	122.5	71	91.5
Land and Building	58	61	4.2	62	1.5
Other Fixed Assets	13	14	11.1	16	12.6
Other Real Estate Owned	0*	0*	30.7-	0*	38.3-
Other Assets	34	36	5.7	45	26.9
TOTAL ASSETS	2,885	3,115	8.0	3,450	10.8
LIABILITIES					
Total Borrowings	14	33	129.9	50	50.0
Accrued Dividends/Interest Payable	5	5	2.3-	5	0.9
Acct Payable and Other Liabilities	20	20	1.3-	24	23.4
TOTAL LIABILITIES	39	57	47.0	79	36.9
EQUITY/SAVINGS					
TOTAL SAVINGS	2,548	2,730	7.1	3,018	10.6
Share Drafts	315	339	7.7	382	12.5
Regular Shares	1,171	1,210	3.3	1,329	9.9
Money Market Shares	212	239	12.7	289	20.8
Share Certificates/CDs	603	667	10.6	748	12.2
IRA/Keogh Accounts	198	205	3.2	213	4.3
All Other Shares and Member Deposits	38	55	46.6	51	6.9-
Non-Member Deposits	11	15	37.1	6	61.3-
Regular Reserves	106	113	5.9	119	5.8
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0*	34.7-	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	154.3-	-5	1,306.1-
Other Reserves	79	85	7.3	90	5.9
Undivided Earnings	106	121	14.8	140	15.3
Net Income	8	9	16.5	9	1.6-
TOTAL EQUITY	298	328	10.0	353	7.6
TOTAL LIABILITIES/EQUITY/SAVINGS	2,885	3,115	8.0	3,450	10.8

* Amount Less than 1 Million

Iowa
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	215	210	2.3-	203	3.3-
INCOME					
Interest on Loans	91	97	7.1	100	2.5
(Less) Interest Refund	0*	0*	5.2-	0*	100.0-
Income from Investments	19	21	8.7	23	13.0
Income from Trading Securities	0*	0*	0.0	0*	100.0-
Fee Income	8	10	16.5	9	1.0-
Other Operating Income	3	4	30.9	6	44.3
TOTAL GROSS INCOME	121	132	8.7	139	5.3
EXPENSES					
Employee Compensation and Benefits	25	28	9.4	30	8.3
Travel and Conference Expense	0*	1	14.1	1	2.8
Office Occupancy Expense	4	4	2.5	4	3.7
Office Operations Expense	11	12	8.2	12	7.6
Educational & Promotional Expense	2	2	7.3	2	5.7
Loan Servicing Expense	2	3	21.6	3	6.5
Professional and Outside Services	6	7	11.6	7	8.9
Provision for Loan Losses	5	5	0.1	4	1.6-
Member Insurance	2	1	7.0-	1	2.4-
Operating Fees	0*	0*	7.7	0*	2.3
Miscellaneous Operating Expenses	2	2	1.7	2	10.9
TOTAL OPERATING EXPENSES	60	64	8.1	69	6.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	410.8	0*	52.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	238.4-	0*	1,320.0
Other Non-Oper Income (Expense)	0*	0*	20.2	0*	1.2-
Income (Loss) Before Cost of Funds	62	67	9.5	70	4.0
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	129.7	1	39.4
Dividends on Shares	38	41	7.9	41	1.0
Interest on Deposits	10	12	14.2	12	3.6
NET INCOME BEFORE RESERVE TRANSFERS	13	14	7.1	16	10.5
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	2	33.0-	3	64.2
Net Reserve Transfer	0*	0*	36.0-	0*	49.8
Net Income After Net Reserve Transfer	12	14	10.4	15	8.7
Additional (Voluntary) Reserve Transfers	2	2	23.2-	2	5.9
Adjusted Net Income	10	12	17.8	13	9.2

* Amount Less than 1 Million

Kansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	148	145	2.0-	143	1.4-
Cash	60	64	6.0	74	15.6
TOTAL LOANS OUTSTANDING	1,422	1,535	7.9	1,467	4.4-
Unsecured Credit Card Loans	55	61	10.1	48	20.7-
All Other Unsecured Loans	92	85	7.4-	72	15.6-
New Vehicle Loans	299	297	0.4-	259	13.1-
Used Vehicle Loans	535	582	8.8	582	0.0
First Mortgage Real Estate Loans	196	241	22.5	261	8.4
Other Real Estate Loans	117	135	15.4	111	17.8-
All Other Loans to Members	123	129	5.4	127	2.1-
Other Loans	5	4	12.2-	7	66.9
Allowance For Loan Losses	15	16	2.4	23	45.3
TOTAL INVESTMENTS	565	590	4.3	652	10.5
U.S. Government Obligations	24	7	70.3-	0*	86.2-
Federal Agency Securities	164	159	2.9-	151	5.0-
Mutual Fund & Common Trusts	9	5	40.7-	26	375.9
MCSD and PIC at Corporate CU	N/A	21	N/A	21	1.6
Corporate Credit Unions	196	236	20.4	253	6.9
Commercial Banks, S&Ls	144	129	10.0-	168	29.8
Credit Unions -Loans to, Deposits in	9	10	15.5	10	4.1-
NCUSIF Capitalization Deposit	17	18	5.3	18	0.4
Other Investments	3	4	38.5	4	23.5
Land and Building	37	38	4.0	40	3.4
Other Fixed Assets	10	12	18.0	11	11.5-
Other Real Estate Owned	0*	0*	42.2	0*	36.7-
Other Assets	18	18	1.7	19	6.0
TOTAL ASSETS	2,098	2,242	6.9	2,240	0.1-
LIABILITIES					
Total Borrowings	0*	0*	98.3-	14	90,155.7
Accrued Dividends/Interest Payable	5	6	11.4	6	1.5
Acct Payable and Other Liabilities	14	15	8.5	16	8.2
TOTAL LIABILITIES	20	21	4.3	36	74.7
EQUITY/SAVINGS					
TOTAL SAVINGS	1,830	1,951	6.6	1,949	0.1-
Share Drafts	185	195	5.9	200	2.1
Regular Shares	733	746	1.9	737	1.3-
Money Market Shares	135	157	16.3	159	1.6
Share Certificates/CDs	512	577	12.6	593	2.8
IRA/Keogh Accounts	205	211	3.1	192	8.9-
All Other Shares and Member Deposits	59	62	6.3	68	8.1
Non-Member Deposits	2	2	19.2	1	36.3-
Regular Reserves	77	85	9.4	81	4.6-
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	162.0-	-1	453.5-
Other Reserves	44	50	13.9	45	10.9-
Undivided Earnings	126	134	6.1	128	4.4-
Net Income	1	0*	16.0-	2	78.5
TOTAL EQUITY	248	270	8.8	254	5.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	2,098	2,242	6.9	2,240	0.1-

* Amount Less than 1 Million

Kansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	148	145	2.0-	143	1.4-
INCOME					
Interest on Loans	62	68	8.6	63	7.4-
(Less) Interest Refund	0*	0*	25.7-	0*	37.9-
Income from Investments	16	16	0.2	17	3.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	6	6	14.3	7	9.4
Other Operating Income	2	2	40.4	2	7.1-
TOTAL GROSS INCOME	86	93	8.0	89	4.4-
EXPENSES					
Employee Compensation and Benefits	17	19	10.3	20	2.4
Travel and Conference Expense	0*	0*	19.3	0*	24.7-
Office Occupancy Expense	2	3	16.6	3	1.0-
Office Operations Expense	7	8	5.7	8	4.1
Educational & Promotional Expense	1	1	13.5	1	6.5-
Loan Servicing Expense	2	2	10.9	2	4.3-
Professional and Outside Services	3	3	14.2	3	14.2-
Provision for Loan Losses	3	4	18.7	10	197.1
Member Insurance	1	1	2.5-	1	4.9-
Operating Fees	0*	0*	7.5	0*	3.7-
Miscellaneous Operating Expenses	1	1	5.4	1	0.7
TOTAL OPERATING EXPENSES	39	43	10.4	50	15.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	29.7-	0*	80.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	69.1-	0*	88.3
Other Non-Oper Income (Expense)	0*	0*	22.4	0*	10.7
Income (Loss) Before Cost of Funds	47	50	6.0	39	21.9-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	53.7	0*	2,475.9
Dividends on Shares	36	39	6.7	37	3.9-
Interest on Deposits	0*	0*	100.0-	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	10	11	3.9	1	89.9-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	3	8.0	2	37.5-
Net Reserve Transfer	1	1	14.2-	0*	37.1-
Net Income After Net Reserve Transfer	9	10	6.8	0*	96.8-
Additional (Voluntary) Reserve Transfers	0*	2	116.9	2	9.0-
Adjusted Net Income	8	8	5.5-	0*	119.3-

* Amount Less than 1 Million

Kentucky
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	143	140	2.1-	137	2.1-
Cash	63	71	12.2	76	7.2
TOTAL LOANS OUTSTANDING	1,843	1,945	5.6	2,053	5.5
Unsecured Credit Card Loans	120	123	1.8	118	3.4-
All Other Unsecured Loans	263	250	5.1-	239	4.1-
New Vehicle Loans	442	398	9.8-	378	5.2-
Used Vehicle Loans	380	440	15.6	506	15.1
First Mortgage Real Estate Loans	362	440	21.6	494	12.3
Other Real Estate Loans	195	220	12.8	241	9.3
All Other Loans to Members	77	74	3.0-	75	1.0
Other Loans	4	0*	79.7-	1	67.4
Allowance For Loan Losses	16	19	15.6	21	8.4
TOTAL INVESTMENTS	690	743	7.8	852	14.7
U.S. Government Obligations	75	65	12.6-	42	36.0-
Federal Agency Securities	211	195	7.8-	207	6.6
Mutual Fund & Common Trusts	3	3	5.0	18	512.0
MCSD and PIC at Corporate CU	N/A	19	N/A	20	2.9
Corporate Credit Unions	274	308	12.2	367	19.2
Commercial Banks, S&Ls	96	115	19.1	163	41.9
Credit Unions -Loans to, Deposits in	2	3	44.0	4	12.7
NCUSIF Capitalization Deposit	21	22	4.6	24	8.8
Other Investments	7	13	92.3	7	41.4-
Land and Building	33	36	9.6	40	10.1
Other Fixed Assets	14	15	9.5	20	27.6
Other Real Estate Owned	0*	0*	262.3	0*	5.4-
Other Assets	25	27	7.6	29	6.7
TOTAL ASSETS	2,652	2,820	6.3	3,050	8.1
LIABILITIES					
Total Borrowings	0*	0*	40.8-	1	1,219.5
Accrued Dividends/Interest Payable	11	12	5.5	11	6.4-
Acct Payable and Other Liabilities	10	11	10.5	12	12.4
TOTAL LIABILITIES	21	23	7.5	24	7.0
EQUITY/SAVINGS					
TOTAL SAVINGS	2,303	2,440	6.0	2,640	8.2
Share Drafts	252	274	8.7	293	7.0
Regular Shares	1,149	1,176	2.3	1,271	8.0
Money Market Shares	87	72	17.3-	105	45.6
Share Certificates/CDs	514	588	14.4	630	7.2
IRA/Keogh Accounts	259	257	0.8-	271	5.2
All Other Shares and Member Deposits	36	65	79.2	61	5.7-
Non-Member Deposits	5	8	58.6	9	13.2
Regular Reserves	88	93	6.3	99	6.5
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0*	100.0	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	449.4-	0*	223.8-
Other Reserves	18	6	65.3-	2	68.9-
Undivided Earnings	218	254	16.3	281	10.9
Net Income	4	4	11.3-	3	4.4-
TOTAL EQUITY	328	357	8.8	386	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	2,652	2,820	6.3	3,050	8.1

* Amount Less than 1 Million

Kentucky
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	143	140	2.1-	137	2.1-
INCOME					
Interest on Loans	83	87	5.4	88	1.3
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	18	19	4.3	20	10.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	9	9	2.2	10	15.1
Other Operating Income	3	4	37.7	5	20.8
TOTAL GROSS INCOME	112	118	5.8	123	4.3
EXPENSES					
Employee Compensation and Benefits	22	23	8.0	26	10.6
Travel and Conference Expense	0*	0*	14.2	0*	12.3
Office Occupancy Expense	3	3	6.0	3	4.5
Office Operations Expense	10	10	5.6	11	8.6
Educational & Promotional Expense	1	1	25.5	1	10.8
Loan Servicing Expense	2	2	11.5	2	12.0
Professional and Outside Services	3	4	13.7	4	11.5
Provision for Loan Losses	7	7	11.3	6	15.6-
Member Insurance	1	1	4.1	1	1.4-
Operating Fees	0*	0*	5.8	0*	16.0
Miscellaneous Operating Expenses	1	1	10.1-	1	26.0
TOTAL OPERATING EXPENSES	50	54	8.3	58	6.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	387.5-	0*	86.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	67.7-	0*	507.4
Other Non-Oper Income (Expense)	0*	0*	132.2-	0*	576.5-
Income (Loss) Before Cost of Funds	61	64	4.0	65	2.3
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	46.4	0*	73.2
Dividends on Shares	47	50	6.4	51	2.3
Interest on Deposits	0*	0*	35.2	0*	55.3-
NET INCOME BEFORE RESERVE TRANSFERS	15	14	4.2-	14	2.5
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	4	15.8-	4	17.8
Net Reserve Transfer	2	0*	39.0-	1	10.4
Net Income After Net Reserve Transfer	13	13	0.0	13	1.9
Additional (Voluntary) Reserve Transfers	2	2	24.6-	2	0.2-
Adjusted Net Income	11	11	4.8	12	2.1

* Amount Less than 1 Million

Louisiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	300	295	1.7-	294	0.3-
Cash	97	101	4.7	132	30.1
TOTAL LOANS OUTSTANDING	2,535	2,663	5.1	2,719	2.1
Unsecured Credit Card Loans	139	149	7.1	161	8.2
All Other Unsecured Loans	467	451	3.2-	433	4.2-
New Vehicle Loans	858	854	0.4-	834	2.4-
Used Vehicle Loans	375	423	12.8	456	7.6
First Mortgage Real Estate Loans	380	430	13.0	467	8.7
Other Real Estate Loans	65	78	20.3	85	8.2
All Other Loans to Members	244	270	10.5	269	0.1-
Other Loans	6	7	15.4	14	112.7
Allowance For Loan Losses	26	30	12.2	31	3.9
TOTAL INVESTMENTS	1,006	1,049	4.3	1,276	21.6
U.S. Government Obligations	61	39	35.9-	37	5.5-
Federal Agency Securities	258	240	6.8-	306	27.6
Mutual Fund & Common Trusts	16	17	7.1	22	25.6
MCSD and PIC at Corporate CU	N/A	30	N/A	28	4.4-
Corporate Credit Unions	247	262	5.9	369	41.1
Commercial Banks, S&Ls	369	399	8.0	439	10.2
Credit Unions -Loans to, Deposits in	8	13	59.1	12	11.8-
NCUSIF Capitalization Deposit	30	31	4.1	33	7.4
Other Investments	17	18	8.8	29	58.3
Land and Building	62	63	2.6	70	10.2
Other Fixed Assets	19	20	5.3	22	10.0
Other Real Estate Owned	0*	1	168.6	0*	62.3-
Other Assets	42	44	4.3	46	5.3
TOTAL ASSETS	3,733	3,911	4.8	4,234	8.2
LIABILITIES					
Total Borrowings	5	5	0.8	2	51.0-
Accrued Dividends/Interest Payable	11	10	5.0-	10	2.5-
Acct Payable and Other Liabilities	14	13	9.4-	15	16.1
TOTAL LIABILITIES	30	28	6.1-	27	2.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,228	3,371	4.4	3,662	8.6
Share Drafts	283	310	9.6	347	11.9
Regular Shares	1,826	1,853	1.5	1,979	6.8
Money Market Shares	171	181	6.0	218	20.2
Share Certificates/CDs	648	715	10.2	783	9.6
IRA/Keogh Accounts	254	260	2.1	280	8.0
All Other Shares and Member Deposits	32	39	21.2	46	17.2
Non-Member Deposits	13	13	2.0-	8	37.4-
Regular Reserves	164	173	5.7	183	5.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0*	21.4-
Accum. Unrealized G/L on A-F-S	-2	0*	77.1-	-2	550.2
Other Reserves	26	26	1.3	20	22.2-
Undivided Earnings	280	306	9.2	336	9.8
Net Income	7	7	6.0-	8	9.9
TOTAL EQUITY	476	512	7.6	545	6.4
TOTAL LIABILITIES/EQUITY/SAVINGS	3,733	3,911	4.8	4,234	8.2

* Amount Less than 1 Million

Louisiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	300	295	1.7-	294	0.3-
INCOME					
Interest on Loans	115	121	5.2	122	0.7
(Less) Interest Refund	0*	0*	6.4-	0*	17.0
Income from Investments	27	28	4.4	31	10.5
Income from Trading Securities	0*	0*	213.4-	0*	167.8-
Fee Income	12	14	15.8	16	16.2
Other Operating Income	3	4	17.7	4	3.4-
TOTAL GROSS INCOME	157	167	6.2	173	3.5
EXPENSES					
Employee Compensation and Benefits	33	35	8.5	38	6.8
Travel and Conference Expense	1	1	0.5	1	0.4
Office Occupancy Expense	3	4	12.5	4	2.4
Office Operations Expense	15	17	8.2	18	10.6
Educational & Promotional Expense	1	2	12.8	2	11.2
Loan Servicing Expense	2	3	16.3	3	11.6
Professional and Outside Services	5	5	13.3	6	9.0
Provision for Loan Losses	7	10	33.0	8	14.5-
Member Insurance	3	3	2.2-	3	1.2-
Operating Fees	0*	0*	15.2	0*	13.7
Miscellaneous Operating Expenses	2	2	5.2-	2	1.8
TOTAL OPERATING EXPENSES	74	82	10.7	85	4.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	86.2-	0*	764.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	206.3-	0*	134.2-
Other Non-Oper Income (Expense)	0*	0*	266.4-	0*	191.4-
Income (Loss) Before Cost of Funds	84	85	1.6	88	2.9
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.6-	0*	49.0-
Dividends on Shares	62	65	4.8	67	2.8
Interest on Deposits	1	0*	26.0-	1	52.9
NET INCOME BEFORE RESERVE TRANSFERS	21	19	6.6-	19	1.4
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	3	1.3-	3	13.7-
Net Reserve Transfer	1	1	25.4-	0*	28.6-
Net Income After Net Reserve Transfer	19	18	5.2-	19	3.1
Additional (Voluntary) Reserve Transfers	3	2	20.5-	2	28.7-
Adjusted Net Income	16	16	2.7-	17	7.5

* Amount Less than 1 Million

Maine
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	91	89	2.2-	88	1.1-
Cash	59	59	0.5-	76	29.8
TOTAL LOANS OUTSTANDING	1,619	1,727	6.7	1,859	7.6
Unsecured Credit Card Loans	102	106	3.6	110	3.3
All Other Unsecured Loans	135	127	6.0-	123	3.2-
New Vehicle Loans	227	206	9.0-	189	8.4-
Used Vehicle Loans	307	349	13.7	378	8.4
First Mortgage Real Estate Loans	405	475	17.3	576	21.2
Other Real Estate Loans	237	243	2.5	248	2.3
All Other Loans to Members	196	218	11.2	231	5.9
Other Loans	10	3	74.0-	4	49.0
Allowance For Loan Losses	12	12	0.2	13	5.9
TOTAL INVESTMENTS	540	568	5.3	627	10.4
U.S. Government Obligations	35	19	47.3-	8	57.2-
Federal Agency Securities	144	124	14.3-	130	4.8
Mutual Fund & Common Trusts	1	1	11.0	1	8.6
MCSD and PIC at Corporate CU	N/A	11	N/A	13	23.4
Corporate Credit Unions	155	194	25.8	222	13.9
Commercial Banks, S&Ls	161	163	1.3	192	17.6
Credit Unions -Loans to, Deposits in	13	15	8.9	12	20.5-
NCUSIF Capitalization Deposit	19	20	5.1	22	9.2
Other Investments	10	22	107.8	28	30.7
Land and Building	46	46	0.1-	49	6.2
Other Fixed Assets	11	12	10.6	13	9.3
Other Real Estate Owned	2	2	5.1-	2	22.3
Other Assets	16	19	18.7	19	2.9
TOTAL ASSETS	2,279	2,420	6.2	2,633	8.8
LIABILITIES					
Total Borrowings	13	19	49.3	38	97.2
Accrued Dividends/Interest Payable	2	0*	63.7-	0*	22.2
Acct Payable and Other Liabilities	11	12	14.1	14	12.0
TOTAL LIABILITIES	25	32	27.3	53	63.2
EQUITY/SAVINGS					
TOTAL SAVINGS	2,031	2,145	5.6	2,317	8.1
Share Drafts	222	239	7.8	262	9.3
Regular Shares	830	841	1.4	877	4.3
Money Market Shares	167	192	15.5	231	20.2
Share Certificates/CDs	565	618	9.3	673	8.9
IRA/Keogh Accounts	214	220	2.9	238	8.5
All Other Shares and Member Deposits	28	27	1.4-	31	13.0
Non-Member Deposits	7	7	5.1	5	23.4-
Regular Reserves	89	101	13.7	107	6.3
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0*	64.6-	0*	10.0-
Accum. Unrealized G/L on A-F-S	0*	0*	232.8-	0*	115.4-
Other Reserves	10	7	34.2-	5	25.4-
Undivided Earnings	120	131	8.9	147	12.5
Net Income	2	3	29.0	2	29.6-
TOTAL EQUITY	222	243	9.2	262	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	2,279	2,420	6.2	2,633	8.8

* Amount Less than 1 Million

Maine
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	91	89	2.2-	88	1.1-
INCOME					
Interest on Loans	72	76	6.7	78	2.2
(Less) Interest Refund	0*	0*	2,600.8	0*	28.8-
Income from Investments	15	15	5.8	16	4.6
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	5	5	9.5	6	8.9
Other Operating Income	3	3	19.3	4	15.2
TOTAL GROSS INCOME	93	100	7.1	103	3.3
EXPENSES					
Employee Compensation and Benefits	20	22	8.5	23	5.8
Travel and Conference Expense	0*	0*	6.6	0*	7.0
Office Occupancy Expense	3	3	3.7	3	8.3
Office Operations Expense	9	10	8.0	10	6.4
Educational & Promotional Expense	1	1	0.9-	1	7.6
Loan Servicing Expense	2	2	10.7	2	1.5-
Professional and Outside Services	4	4	7.2	5	11.0
Provision for Loan Losses	3	3	18.6	4	10.0
Member Insurance	1	1	0.4-	1	4.7-
Operating Fees	0*	0*	2.4-	0*	16.3
Miscellaneous Operating Expenses	1	1	8.4	1	3.6
TOTAL OPERATING EXPENSES	45	49	8.1	52	6.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	1,047.9-	0*	96.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	122.3	0*	135.3-
Other Non-Oper Income (Expense)	0*	0*	9.6-	0*	10.4-
Income (Loss) Before Cost of Funds	48	51	6.4	51	0.1
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	383.4	0*	51.0
Dividends on Shares	38	40	5.8	41	1.7
Interest on Deposits	0*	0*	0.0	0*	9.9-
NET INCOME BEFORE RESERVE TRANSFERS	10	10	0.1-	9	9.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	3	4.8-	3	18.9
Net Reserve Transfer	1	1	16.8-	1	17.8
Net Income After Net Reserve Transfer	9	9	2.5	8	12.3-
Additional (Voluntary) Reserve Transfers	1	0*	40.4-	0*	8.8-
Adjusted Net Income	8	8	8.6	7	12.6-

* Amount Less than 1 Million

Maryland
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	138	135	2.2-	135	0.0
Cash	155	172	10.4	178	4.0
TOTAL LOANS OUTSTANDING	4,380	4,534	3.5	4,685	3.3
Unsecured Credit Card Loans	429	436	1.5	435	0.1-
All Other Unsecured Loans	859	789	8.2-	729	7.7-
New Vehicle Loans	1,006	999	0.6-	969	3.0-
Used Vehicle Loans	432	527	22.0	625	18.8
First Mortgage Real Estate Loans	890	1,021	14.7	1,162	13.8
Other Real Estate Loans	604	609	0.9	614	0.9
All Other Loans to Members	157	149	5.1-	145	2.9-
Other Loans	3	4	25.2	5	35.9
Allowance For Loan Losses	53	62	16.5	66	5.6
TOTAL INVESTMENTS	2,656	2,818	6.1	3,200	13.5
U.S. Government Obligations	373	221	40.8-	126	42.8-
Federal Agency Securities	1,561	1,749	12.1	2,069	18.3
Mutual Fund & Common Trusts	168	178	5.9	238	33.6
MCSD and PIC at Corporate CU	N/A	9	N/A	10	2.3
Corporate Credit Unions	149	181	21.8	167	7.9-
Commercial Banks, S&Ls	298	299	0.4	371	24.0
Credit Unions -Loans to, Deposits in	4	6	31.8	7	19.5
NCUSIF Capitalization Deposit	61	63	3.5	67	5.8
Other Investments	42	112	167.7	146	30.6
Land and Building	70	74	5.9	82	10.7
Other Fixed Assets	40	42	6.3	46	8.5
Other Real Estate Owned	1	2	57.0	1	19.1-
Other Assets	99	112	13.7	125	11.7
TOTAL ASSETS	7,347	7,691	4.7	8,252	7.3
LIABILITIES					
Total Borrowings	16	9	43.0-	13	43.1
Accrued Dividends/Interest Payable	20	21	6.0	21	2.9-
Acct Payable and Other Liabilities	51	53	4.1	59	11.9
TOTAL LIABILITIES	86	83	3.9-	92	11.4
EQUITY/SAVINGS					
TOTAL SAVINGS	6,552	6,834	4.3	7,345	7.5
Share Drafts	729	793	8.8	864	8.9
Regular Shares	3,329	3,448	3.6	3,693	7.1
Money Market Shares	661	685	3.7	767	12.1
Share Certificates/CDs	966	1,030	6.7	1,107	7.5
IRA/Keogh Accounts	766	759	1.0-	775	2.2
All Other Shares and Member Deposits	94	112	18.2	129	15.4
Non-Member Deposits	8	9	20.6	10	10.9
Regular Reserves	239	244	1.9	254	4.0
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	0*	91.8-	-17	6,694.7
Other Reserves	72	78	7.8	89	14.7
Undivided Earnings	393	445	13.5	482	8.3
Net Income	7	7	1.6	7	1.1-
TOTAL EQUITY	708	774	9.3	815	5.3
TOTAL LIABILITIES/EQUITY/SAVINGS	7,347	7,691	4.7	8,252	7.3

* Amount Less than 1 Million

Maryland
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	138	135	2.2-	135	0.0
INCOME					
Interest on Loans	200	204	2.2	203	0.8-
(Less) Interest Refund	0*	0*	14.1-	0*	14.7-
Income from Investments	74	79	6.6	83	5.0
Income from Trading Securities	0*	0*	0.0	0*	125.8-
Fee Income	18	22	19.9	25	12.0
Other Operating Income	7	7	6.4	8	8.3
TOTAL GROSS INCOME	299	313	4.5	318	1.8
EXPENSES					
Employee Compensation and Benefits	58	63	8.5	69	8.9
Travel and Conference Expense	2	2	7.2	2	5.3-
Office Occupancy Expense	8	8	4.2	8	8.5
Office Operations Expense	29	32	9.6	35	9.9
Educational & Promotional Expense	3	4	20.7	4	0.4
Loan Servicing Expense	5	6	8.4	6	13.3
Professional and Outside Services	7	8	15.8	8	2.6
Provision for Loan Losses	19	24	24.9	19	21.2-
Member Insurance	2	1	26.8-	1	3.6-
Operating Fees	0*	0*	36.6	0*	5.7
Miscellaneous Operating Expenses	3	3	16.1	3	4.2-
TOTAL OPERATING EXPENSES	136	151	11.2	156	3.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	319.7	0*	91.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	444.0	0*	145.5-
Other Non-Oper Income (Expense)	0*	0*	2,964.0	0*	29.3
Income (Loss) Before Cost of Funds	164	163	0.6-	163	0.1-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	4.5-	0*	95.7-
Dividends on Shares	117	121	3.3	118	2.7-
Interest on Deposits	12	11	1.7-	11	0.3
NET INCOME BEFORE RESERVE TRANSFERS	34	30	13.4-	33	12.3
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	11	9	14.5-	10	3.0
Net Reserve Transfer	3	2	38.8-	3	60.0
Net Income After Net Reserve Transfer	32	28	11.2-	31	9.4
Additional (Voluntary) Reserve Transfers	2	4	151.8	4	5.6-
Adjusted Net Income	30	24	20.2-	27	12.0

* Amount Less than 1 Million

Massachusetts
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	317	309	2.5-	302	2.3-
Cash	174	201	15.4	217	7.6
TOTAL LOANS OUTSTANDING	6,875	7,630	11.0	8,360	9.6
Unsecured Credit Card Loans	459	511	11.4	527	3.1
All Other Unsecured Loans	578	594	2.8	577	2.9-
New Vehicle Loans	866	877	1.3	889	1.3
Used Vehicle Loans	742	895	20.6	1,033	15.4
First Mortgage Real Estate Loans	3,191	3,618	13.4	4,144	14.5
Other Real Estate Loans	832	935	12.4	976	4.3
All Other Loans to Members	201	189	6.1-	204	7.9
Other Loans	4	9	106.2	11	14.9
Allowance For Loan Losses	76	75	2.0-	73	1.9-
TOTAL INVESTMENTS	3,921	4,014	2.4	4,409	9.8
U.S. Government Obligations	849	633	25.5-	406	35.8-
Federal Agency Securities	1,797	1,843	2.6	2,243	21.7
Mutual Fund & Common Trusts	38	43	15.1	44	1.2
MCSD and PIC at Corporate CU	N/A	43	N/A	52	21.0
Corporate Credit Unions	689	812	17.8	924	13.8
Commercial Banks, S&Ls	400	447	11.7	503	12.5
Credit Unions -Loans to, Deposits in	9	10	6.7	9	7.3-
NCUSIF Capitalization Deposit	90	95	5.6	103	9.3
Other Investments	49	89	82.1	126	41.0
Land and Building	115	127	10.3	131	2.8
Other Fixed Assets	40	41	0.6	45	10.8
Other Real Estate Owned	3	2	41.0-	2	3.7-
Other Assets	102	114	12.3	124	8.2
TOTAL ASSETS	11,155	12,055	8.1	13,214	9.6
LIABILITIES					
Total Borrowings	11	76	591.4	125	65.2
Accrued Dividends/Interest Payable	9	7	26.1-	6	14.8-
Acct Payable and Other Liabilities	54	75	39.2	75	1.1-
TOTAL LIABILITIES	74	158	113.2	206	30.2
EQUITY/SAVINGS					
TOTAL SAVINGS	9,777	10,462	7.0	11,461	9.5
Share Drafts	773	903	16.8	1,017	12.6
Regular Shares	3,595	3,645	1.4	3,899	7.0
Money Market Shares	1,118	1,289	15.4	1,510	17.1
Share Certificates/CDs	2,735	3,066	12.1	3,411	11.3
IRA/Keogh Accounts	1,368	1,379	0.8	1,421	3.0
All Other Shares and Member Deposits	186	176	5.0-	196	11.3
Non-Member Deposits	2	4	102.3	7	72.1
Regular Reserves	332	360	8.5	387	7.4
Investment Valuation Reserve	0*	0*	3.6-	0*	3.1
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	9	22	143.3	9	62.2-
Other Reserves	27	8	68.8-	9	6.9
Undivided Earnings	913	1,022	11.9	1,121	9.7
Net Income	22	21	6.6-	21	0.7
TOTAL EQUITY	1,303	1,434	10.0	1,547	7.8
TOTAL LIABILITIES/EQUITY/SAVINGS	11,155	12,055	8.1	13,214	9.6

* Amount Less than 1 Million

Massachusetts
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	317	309	2.5-	302	2.3-
INCOME					
Interest on Loans	284	311	9.5	326	5.1
(Less) Interest Refund	0*	0*	1.2	0*	5.0
Income from Investments	111	112	0.7	115	2.8
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	16	20	22.6	22	12.6
Other Operating Income	5	5	0.6-	6	15.7
TOTAL GROSS INCOME	416	447	7.6	470	5.0
EXPENSES					
Employee Compensation and Benefits	77	84	8.0	90	7.1
Travel and Conference Expense	3	3	6.2	4	15.9
Office Occupancy Expense	10	11	8.5	12	11.7
Office Operations Expense	29	31	9.1	36	14.4
Educational & Promotional Expense	6	6	13.7	7	6.9
Loan Servicing Expense	5	6	17.7	6	11.5
Professional and Outside Services	13	15	13.6	17	17.2
Provision for Loan Losses	9	13	39.5	11	18.6-
Member Insurance	3	3	0.7-	3	2.8-
Operating Fees	0*	1	13.0	1	14.3
Miscellaneous Operating Expenses	6	6	7.0-	5	18.8-
TOTAL OPERATING EXPENSES	162	178	10.2	190	6.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	266.6-	0*	12.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	294.3-	0*	1,182.5-
Other Non-Oper Income (Expense)	0*	0*	45.8-	0*	47.0-
Income (Loss) Before Cost of Funds	255	270	5.9	280	3.7
COST OF FUNDS					
Interest on Borrowed Money	0*	2	340.6	3	90.8
Dividends on Shares	193	209	8.0	213	2.2
Interest on Deposits	0*	0*	100.0-	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	61	60	2.4-	63	6.4
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	14	16	20.4	17	0.6
Net Reserve Transfer	7	8	11.9	9	7.4
Net Income After Net Reserve Transfer	54	51	4.4-	55	6.3
Additional (Voluntary) Reserve Transfers	4	0*	85.6-	3	370.8
Adjusted Net Income	49	51	2.6	52	1.8

* Amount Less than 1 Million

Michigan
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	509	502	1.4-	486	3.2-
Cash	442	429	2.9-	498	16.0
TOTAL LOANS OUTSTANDING	11,142	11,955	7.3	12,817	7.2
Unsecured Credit Card Loans	797	827	3.8	885	7.0
All Other Unsecured Loans	1,248	1,195	4.3-	1,136	4.9-
New Vehicle Loans	2,300	2,114	8.1-	2,017	4.6-
Used Vehicle Loans	2,135	2,399	12.4	2,537	5.7
First Mortgage Real Estate Loans	2,540	3,147	23.9	3,890	23.6
Other Real Estate Loans	1,156	1,260	9.0	1,296	2.8
All Other Loans to Members	925	974	5.2	1,028	5.6
Other Loans	39	39	0.3-	29	26.8-
Allowance For Loan Losses	85	92	7.7	92	0.2
TOTAL INVESTMENTS	5,630	6,323	12.3	7,120	12.6
U.S. Government Obligations	285	225	21.2-	139	38.4-
Federal Agency Securities	1,229	1,356	10.3	1,677	23.7
Mutual Fund & Common Trusts	157	159	0.8	182	14.7
MCSD and PIC at Corporate CU	N/A	106	N/A	103	2.7-
Corporate Credit Unions	1,638	1,910	16.6	1,987	4.0
Commercial Banks, S&Ls	1,078	1,182	9.6	1,311	11.0
Credit Unions -Loans to, Deposits in	22	28	25.9	39	37.2
NCUSIF Capitalization Deposit	142	151	6.6	167	10.8
Other Investments	1,078	1,207	12.0	1,515	25.5
Land and Building	281	321	14.0	353	10.2
Other Fixed Assets	85	94	10.6	104	10.8
Other Real Estate Owned	4	3	18.4-	3	7.7
Other Assets	208	221	5.8	246	11.5
TOTAL ASSETS	17,706	19,253	8.7	21,049	9.3
LIABILITIES					
Total Borrowings	26	27	3.0	35	28.5
Accrued Dividends/Interest Payable	43	48	11.3	47	3.2-
Acct Payable and Other Liabilities	121	130	7.7	147	12.5
TOTAL LIABILITIES	191	206	7.9	228	10.9
EQUITY/SAVINGS					
TOTAL SAVINGS	15,547	16,883	8.6	18,490	9.5
Share Drafts	1,958	2,165	10.6	2,373	9.6
Regular Shares	5,923	6,095	2.9	6,489	6.5
Money Market Shares	2,561	2,937	14.7	3,498	19.1
Share Certificates/CDs	3,050	3,573	17.2	3,939	10.2
IRA/Keogh Accounts	1,454	1,440	0.9-	1,483	2.9
All Other Shares and Member Deposits	554	603	8.9	640	6.1
Non-Member Deposits	48	69	43.5	68	0.9-
Regular Reserves	566	600	5.9	652	8.7
Investment Valuation Reserve	2	0*	58.4-	4	404.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	8	25	205.3	0*	101.7-
Other Reserves	293	323	10.1	340	5.4
Undivided Earnings	1,070	1,188	11.0	1,303	9.7
Net Income	29	29	0.6-	32	9.6
TOTAL EQUITY	1,969	2,165	10.0	2,330	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	17,706	19,253	8.7	21,049	9.3

* Amount Less than 1 Million

Michigan
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	509	502	1.4-	486	3.2-
INCOME					
Interest on Loans	494	525	6.4	534	1.7
(Less) Interest Refund	2	2	4.3	2	6.6-
Income from Investments	154	170	9.9	186	9.5
Income from Trading Securities	0*	0*	110.6	0*	87.0-
Fee Income	49	52	6.7	58	11.2
Other Operating Income	18	19	7.5	24	22.0
TOTAL GROSS INCOME	714	765	7.2	800	4.6
EXPENSES					
Employee Compensation and Benefits	149	159	7.1	172	7.8
Travel and Conference Expense	6	6	8.3	6	2.4-
Office Occupancy Expense	21	21	1.0	24	13.8
Office Operations Expense	75	79	5.5	88	11.2
Educational & Promotional Expense	10	11	11.3	12	8.3
Loan Servicing Expense	16	17	6.0	19	14.8
Professional and Outside Services	22	25	14.8	26	1.5
Provision for Loan Losses	19	32	70.7	25	23.7-
Member Insurance	4	4	3.3	4	7.6-
Operating Fees	3	3	3.5	3	7.4
Miscellaneous Operating Expenses	10	9	8.1-	10	7.5
TOTAL OPERATING EXPENSES	334	368	10.0	389	5.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	349.9-	0*	86.2-
Gain (Loss) on Disp of Fixed Assets	0*	1	330.1	0*	31.7-
Other Non-Oper Income (Expense)	0*	0*	685.1	0*	368.6-
Income (Loss) Before Cost of Funds	379	399	5.1	413	3.6
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	17.5	0*	14.5-
Dividends on Shares	195	215	10.5	215	0.3-
Interest on Deposits	87	95	9.1	105	10.1
NET INCOME BEFORE RESERVE TRANSFERS	96	87	9.6-	93	6.3
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	25	26	2.8	31	19.7
Net Reserve Transfer	12	11	7.5-	16	41.3
Net Income After Net Reserve Transfer	84	76	10.0-	77	1.0
Additional (Voluntary) Reserve Transfers	6	5	18.7-	6	6.2
Adjusted Net Income	78	71	9.2-	71	0.7

* Amount Less than 1 Million

Minnesota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	205	198	3.4-	197	0.5-
Cash	116	137	17.8	145	5.7
TOTAL LOANS OUTSTANDING	4,413	4,746	7.6	5,248	10.6
Unsecured Credit Card Loans	282	302	7.0	320	6.2
All Other Unsecured Loans	300	298	0.4-	306	2.5
New Vehicle Loans	894	878	1.9-	921	5.0
Used Vehicle Loans	1,000	1,132	13.2	1,272	12.4
First Mortgage Real Estate Loans	706	821	16.2	993	21.0
Other Real Estate Loans	766	871	13.7	976	12.1
All Other Loans to Members	425	405	4.7-	427	5.4
Other Loans	40	40	1.1	32	19.8-
Allowance For Loan Losses	31	33	6.1	36	8.6
TOTAL INVESTMENTS	1,375	1,690	22.9	2,073	22.6
U.S. Government Obligations	149	118	20.8-	112	4.6-
Federal Agency Securities	471	463	1.6-	765	65.2
Mutual Fund & Common Trusts	75	135	79.5	129	4.4-
MCSD and PIC at Corporate CU	N/A	19	N/A	20	7.2
Corporate Credit Unions	332	539	62.4	553	2.6
Commercial Banks, S&Ls	165	193	17.1	226	17.1
Credit Unions -Loans to, Deposits in	25	16	36.2-	16	1.8
NCUSIF Capitalization Deposit	48	52	8.5	60	15.2
Other Investments	111	156	40.7	192	22.9
Land and Building	62	69	10.5	84	21.9
Other Fixed Assets	27	33	20.3	36	9.3
Other Real Estate Owned	0*	0*	240.1	1	63.9
Other Assets	55	61	9.9	76	24.5
TOTAL ASSETS	6,018	6,703	11.4	7,626	13.8
LIABILITIES					
Total Borrowings	15	5	67.0-	7	36.3
Accrued Dividends/Interest Payable	12	12	2.4	12	1.2-
Acct Payable and Other Liabilities	35	36	2.2	44	22.9
TOTAL LIABILITIES	61	52	14.3-	62	18.6
EQUITY/SAVINGS					
TOTAL SAVINGS	5,292	5,906	11.6	6,751	14.3
Share Drafts	702	778	10.8	893	14.8
Regular Shares	1,985	2,098	5.7	2,289	9.1
Money Market Shares	567	733	29.2	1,027	40.1
Share Certificates/CDs	1,436	1,662	15.7	1,849	11.3
IRA/Keogh Accounts	507	524	3.2	576	10.0
All Other Shares and Member Deposits	85	101	19.1	110	8.9
Non-Member Deposits	9	11	20.3	7	40.2-
Regular Reserves	202	223	10.6	249	11.4
Investment Valuation Reserve	0*	0*	82.1-	0*	493.5
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
Accum. Unrealized G/L on A-F-S	-3	1	135.1-	-10	1,026.1-
Other Reserves	34	34	2.3	36	4.6
Undivided Earnings	408	462	13.3	515	11.4
Net Income	24	23	3.6-	23	1.2-
TOTAL EQUITY	664	745	12.1	812	9.1
TOTAL LIABILITIES/EQUITY/SAVINGS	6,018	6,703	11.4	7,626	13.8

* Amount Less than 1 Million

Minnesota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	205	198	3.4-	197	0.5-
INCOME					
Interest on Loans	186	206	10.6	212	3.2
(Less) Interest Refund	0*	0*	0.6-	0*	17.3-
Income from Investments	40	43	8.6	55	28.0
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	15	16	9.4	16	1.6
Other Operating Income	5	8	46.7	10	29.9
TOTAL GROSS INCOME	245	272	11.1	293	7.8
EXPENSES					
Employee Compensation and Benefits	47	52	12.4	60	14.3
Travel and Conference Expense	2	2	6.9	2	4.3
Office Occupancy Expense	7	7	9.5	8	11.7
Office Operations Expense	22	25	13.6	28	11.3
Educational & Promotional Expense	4	4	14.3	5	17.0
Loan Servicing Expense	5	6	12.7	7	18.4
Professional and Outside Services	7	8	14.4	9	13.9
Provision for Loan Losses	7	7	3.8	7	1.4-
Member Insurance	2	2	5.0-	2	0.3
Operating Fees	0*	0*	11.3	0*	26.5
Miscellaneous Operating Expenses	2	3	19.8	3	3.6-
TOTAL OPERATING EXPENSES	106	119	11.8	133	12.1
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	338.5-	0*	62.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	33.8-	0*	1,684.3-
Other Non-Oper Income (Expense)	0*	0*	31.5	0*	216.6
Income (Loss) Before Cost of Funds	139	154	10.8	161	4.8
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	45.6-	0*	63.3-
Dividends on Shares	88	99	12.1	108	9.3
Interest on Deposits	15	17	14.6	17	1.8
NET INCOME BEFORE RESERVE TRANSFERS	36	39	6.7	37	5.1-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	11	13	22.0	12	5.4-
Net Reserve Transfer	5	7	33.3	7	3.5
Net Income After Net Reserve Transfer	31	32	2.2	29	7.0-
Additional (Voluntary) Reserve Transfers	1	0*	29.4-	0*	53.7-
Adjusted Net Income	30	31	3.4	29	5.8-

* Amount Less than 1 Million

Mississippi
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	138	133	3.6-	133	0.0
Cash	38	39	0.8	49	27.8
TOTAL LOANS OUTSTANDING	1,003	1,043	3.9	1,093	4.8
Unsecured Credit Card Loans	54	43	20.1-	45	4.0
All Other Unsecured Loans	144	141	2.3-	138	2.5-
New Vehicle Loans	304	289	4.9-	287	0.8-
Used Vehicle Loans	260	290	11.5	304	4.9
First Mortgage Real Estate Loans	120	142	18.4	176	23.8
Other Real Estate Loans	28	39	35.5	38	0.3-
All Other Loans to Members	90	95	5.7	96	0.5
Other Loans	2	3	62.3	9	171.5
Allowance For Loan Losses	12	11	5.7-	10	8.3-
TOTAL INVESTMENTS	374	426	14.0	505	18.6
U.S. Government Obligations	66	27	59.5-	13	51.0-
Federal Agency Securities	63	54	14.4-	101	87.4
Mutual Fund & Common Trusts	0*	0*	9.8-	3	259.5
MCSD and PIC at Corporate CU	N/A	6	N/A	7	16.0
Corporate Credit Unions	145	224	54.7	256	13.9
Commercial Banks, S&Ls	83	96	15.6	108	12.6
Credit Unions -Loans to, Deposits in	3	5	65.4	4	15.1-
NCUSIF Capitalization Deposit	12	12	5.5	14	10.2
Other Investments	2	2	16.9	1	31.8-
Land and Building	22	26	18.7	32	21.2
Other Fixed Assets	9	7	19.8-	8	15.9
Other Real Estate Owned	0*	0*	50.8-	0*	239.1
Other Assets	30	33	8.6	34	4.3
TOTAL ASSETS	1,465	1,562	6.6	1,712	9.6
LIABILITIES					
Total Borrowings	0*	1	145.0	2	29.3
Accrued Dividends/Interest Payable	5	5	3.6-	4	19.1-
Acct Payable and Other Liabilities	11	13	14.5	16	26.3
TOTAL LIABILITIES	17	19	12.7	21	14.2
EQUITY/SAVINGS					
TOTAL SAVINGS	1,253	1,334	6.5	1,467	10.0
Share Drafts	100	110	10.0	128	16.7
Regular Shares	704	718	2.0	764	6.4
Money Market Shares	61	79	29.5	105	32.1
Share Certificates/CDs	253	288	14.0	315	9.4
IRA/Keogh Accounts	118	119	1.4	128	7.1
All Other Shares and Member Deposits	15	17	14.0	20	17.4
Non-Member Deposits	3	3	12.3-	8	182.0
Regular Reserves	47	51	6.9	52	3.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0*	0.0	0*	51.5-
Accum. Unrealized G/L on A-F-S	0*	0*	137.1-	0*	1,339.1-
Other Reserves	5	2	67.1-	1	2.2-
Undivided Earnings	141	156	10.3	168	7.6
Net Income	2	0*	38.7-	0*	0.8-
TOTAL EQUITY	195	209	7.4	223	6.4
TOTAL LIABILITIES/EQUITY/SAVINGS	1,465	1,562	6.6	1,712	9.6

* Amount Less than 1 Million

Mississippi
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	138	133	3.6-	133	0.0
INCOME					
Interest on Loans	45	46	3.6	47	0.5
(Less) Interest Refund	0*	0*	187.1	0*	39.7
Income from Investments	10	11	11.3	13	10.6
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	5	5	10.3	6	17.7
Other Operating Income	1	2	9.2	2	15.0
TOTAL GROSS INCOME	61	65	5.6	67	4.1
EXPENSES					
Employee Compensation and Benefits	12	13	11.8	14	7.4
Travel and Conference Expense	0*	0*	13.0	0*	13.2-
Office Occupancy Expense	1	1	23.2	1	8.6-
Office Operations Expense	6	7	6.3	7	6.7
Educational & Promotional Expense	0*	0*	14.4	0*	0.2
Loan Servicing Expense	0*	0*	2.6-	0*	0.8
Professional and Outside Services	2	2	18.3	2	9.6
Provision for Loan Losses	3	2	28.2-	3	26.8
Member Insurance	1	1	5.6-	1	4.8
Operating Fees	0*	0*	17.9	0*	2.0
Miscellaneous Operating Expenses	0*	0*	8.4	0*	0.4
TOTAL OPERATING EXPENSES	28	30	6.1	32	6.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	106.6-	0	100.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	119.9-	0*	1,506.5-
Other Non-Oper Income (Expense)	0*	0*	7.9-	0*	85.5
Income (Loss) Before Cost of Funds	33	35	5.2	35	1.8
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	8.8	0*	175.0
Dividends on Shares	24	26	6.2	27	3.8
Interest on Deposits	1	2	29.0	2	3.1-
NET INCOME BEFORE RESERVE TRANSFERS	7	7	2.6-	7	4.4-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	2	20.6-	2	6.4
Net Reserve Transfer	0*	1	25.2	0*	15.1-
Net Income After Net Reserve Transfer	7	6	6.5-	6	2.3-
Additional (Voluntary) Reserve Transfers	0*	0*	75.8-	0*	31.4-
Adjusted Net Income	6	6	4.4	6	1.3-

* Amount Less than 1 Million

Missouri
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	202	201	0.5-	198	1.5-
Cash	86	97	13.1	100	3.1
TOTAL LOANS OUTSTANDING	2,745	2,970	8.2	3,387	14.0
Unsecured Credit Card Loans	274	294	7.2	307	4.3
All Other Unsecured Loans	245	231	5.4-	238	2.8
New Vehicle Loans	623	604	3.1-	667	10.4
Used Vehicle Loans	670	759	13.2	862	13.5
First Mortgage Real Estate Loans	422	561	33.0	753	34.1
Other Real Estate Loans	328	341	3.9	377	10.5
All Other Loans to Members	177	166	6.4-	174	4.7
Other Loans	5	13	160.4	10	21.9-
Allowance For Loan Losses	28	30	6.4	32	7.4
TOTAL INVESTMENTS	1,678	1,797	7.1	2,004	11.5
U.S. Government Obligations	268	228	15.0-	210	7.7-
Federal Agency Securities	557	539	3.2-	641	18.9
Mutual Fund & Common Trusts	25	49	96.2	49	1.4
MCSD and PIC at Corporate CU	N/A	34	N/A	32	7.5-
Corporate Credit Unions	658	762	15.8	836	9.8
Commercial Banks, S&Ls	115	132	14.8	174	32.1
Credit Unions -Loans to, Deposits in	6	8	34.3	7	7.2-
NCUSIF Capitalization Deposit	37	39	6.0	45	14.1
Other Investments	12	6	52.9-	9	50.0
Land and Building	69	78	12.6	85	9.2
Other Fixed Assets	21	22	3.5	26	17.8
Other Real Estate Owned	0*	0*	24.6-	0*	9.1-
Other Assets	58	56	3.1-	54	4.9-
TOTAL ASSETS	4,629	4,990	7.8	5,623	12.7
LIABILITIES					
Total Borrowings	1	1	13.7-	31	3,041.3
Accrued Dividends/Interest Payable	14	15	5.2	14	4.8-
Acct Payable and Other Liabilities	30	30	0.5	29	2.9-
TOTAL LIABILITIES	45	46	1.5	75	63.2
EQUITY/SAVINGS					
TOTAL SAVINGS	4,087	4,405	7.8	4,951	12.4
Share Drafts	477	525	10.0	575	9.6
Regular Shares	1,963	1,997	1.7	2,155	7.9
Money Market Shares	394	462	17.2	590	27.7
Share Certificates/CDs	701	860	22.8	1,024	19.0
IRA/Keogh Accounts	505	512	1.4	559	9.1
All Other Shares and Member Deposits	45	47	6.2	46	3.1-
Non-Member Deposits	2	1	20.8-	2	25.4
Regular Reserves	122	126	3.9	147	16.1
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	0*	120.8-	-6	1,629.6-
Other Reserves	167	169	1.1	186	10.5
Undivided Earnings	206	239	16.5	264	10.1
Net Income	5	4	19.7-	7	52.5
TOTAL EQUITY	498	539	8.3	598	10.8
TOTAL LIABILITIES/EQUITY/SAVINGS	4,629	4,990	7.8	5,623	12.7

* Amount Less than 1 Million

Missouri
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	202	201	0.5-	198	1.5-
INCOME					
Interest on Loans	122	131	7.2	141	7.8
(Less) Interest Refund	0*	0*	72.0-	0*	29.1-
Income from Investments	48	51	6.5	52	2.9
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	16	18	12.9	21	13.9
Other Operating Income	4	5	18.3	6	20.6
TOTAL GROSS INCOME	191	206	7.9	221	7.4
EXPENSES					
Employee Compensation and Benefits	36	39	9.8	44	11.8
Travel and Conference Expense	1	1	9.9	1	7.0
Office Occupancy Expense	4	5	10.4	5	10.0
Office Operations Expense	19	21	7.1	23	10.9
Educational & Promotional Expense	3	3	7.2	3	0.5
Loan Servicing Expense	4	5	13.9	6	18.7
Professional and Outside Services	7	9	28.5	8	8.8-
Provision for Loan Losses	8	9	23.0	8	14.7-
Member Insurance	1	2	9.9	1	10.9-
Operating Fees	0*	0*	5.1	0*	0.0-
Miscellaneous Operating Expenses	3	3	24.0-	4	63.3
TOTAL OPERATING EXPENSES	88	97	10.6	105	8.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	320.9-	0*	43.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	113,560.0	0*	49.9
Other Non-Oper Income (Expense)	0*	0*	251.3	0*	62.9-
Income (Loss) Before Cost of Funds	103	108	5.7	116	6.9
COST OF FUNDS					
Interest on Borrowed Money	4	3	2.7-	3	16.2-
Dividends on Shares	67	71	6.3	84	19.0
Interest on Deposits	12	15	21.2	7	55.2-
NET INCOME BEFORE RESERVE TRANSFERS	20	19	4.5-	22	13.9
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	8	9	11.9	10	9.4
Net Reserve Transfer	2	3	18.1	4	70.0
Net Income After Net Reserve Transfer	18	17	7.3-	17	5.2
Additional (Voluntary) Reserve Transfers	4	0*	73.6-	2	113.4
Adjusted Net Income	14	16	10.3	15	1.7-

* Amount Less than 1 Million

Montana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	86	84	2.3-	79	6.0-
Cash	34	34	0.5	38	10.7
TOTAL LOANS OUTSTANDING	915	956	4.5	1,031	7.9
Unsecured Credit Card Loans	42	39	7.0-	41	4.7
All Other Unsecured Loans	57	58	2.3	56	4.6-
New Vehicle Loans	157	155	0.9-	156	0.2
Used Vehicle Loans	217	238	9.5	257	8.2
First Mortgage Real Estate Loans	226	241	6.7	275	14.4
Other Real Estate Loans	90	105	16.7	110	4.8
All Other Loans to Members	122	115	6.1-	130	13.4
Other Loans	4	5	16.8	6	29.5
Allowance For Loan Losses	11	11	1.8	12	11.1
TOTAL INVESTMENTS	282	349	23.8	392	12.3
U.S. Government Obligations	31	22	27.5-	13	42.9-
Federal Agency Securities	36	50	41.9	53	5.9
Mutual Fund & Common Trusts	7	8	8.2	16	98.9
MCSD and PIC at Corporate CU	N/A	7	N/A	7	5.4
Corporate Credit Unions	117	142	21.5	172	21.4
Commercial Banks, S&Ls	68	85	24.2	110	30.3
Credit Unions -Loans to, Deposits in	5	8	49.9	3	59.8-
NCUSIF Capitalization Deposit	10	11	5.8	12	10.4
Other Investments	8	16	105.8	5	68.6-
Land and Building	28	31	11.5	32	1.6
Other Fixed Assets	5	5	4.5-	7	46.9
Other Real Estate Owned	0*	0*	9.2-	1	21.1
Other Assets	12	13	5.5	14	7.5
TOTAL ASSETS	1,266	1,378	8.8	1,502	9.0
LIABILITIES					
Total Borrowings	2	0*	86.3-	9	3,538.4
Accrued Dividends/Interest Payable	1	2	8.6	2	6.3
Acct Payable and Other Liabilities	5	5	1.7	6	18.2
TOTAL LIABILITIES	8	7	17.5-	17	151.3
EQUITY/SAVINGS					
TOTAL SAVINGS	1,125	1,223	8.7	1,324	8.3
Share Drafts	109	114	4.3	124	9.4
Regular Shares	586	623	6.2	666	6.9
Money Market Shares	74	88	18.3	110	25.2
Share Certificates/CDs	224	263	17.5	289	9.8
IRA/Keogh Accounts	95	98	3.5	103	5.5
All Other Shares and Member Deposits	27	26	4.5-	28	7.2
Non-Member Deposits	9	11	24.1	4	64.1-
Regular Reserves	45	50	9.4	55	10.6
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	101.4-	0*	4,341.6-
Other Reserves	22	24	13.2	25	4.4
Undivided Earnings	66	73	12.0	80	9.0
Net Income	1	0*	17.5-	0*	23.9-
TOTAL EQUITY	133	148	11.2	161	8.5
TOTAL LIABILITIES/EQUITY/SAVINGS	1,266	1,378	8.8	1,502	9.0

* Amount Less than 1 Million

Montana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	86	84	2.3-	79	6.0-
INCOME					
Interest on Loans	40	43	6.2	43	0.6
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	8	9	12.1	9	8.4
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	4	4	3.0	4	2.0
Other Operating Income	0*	1	19.7	1	8.0
TOTAL GROSS INCOME	53	57	7.1	58	2.1
EXPENSES					
Employee Compensation and Benefits	10	11	7.6	12	7.5
Travel and Conference Expense	0*	0*	4.3	0*	3.2
Office Occupancy Expense	1	1	4.7	1	2.8
Office Operations Expense	4	5	6.8	5	2.6
Educational & Promotional Expense	0*	0*	2.7	0*	10.3
Loan Servicing Expense	0*	0*	21.7	0*	3.4-
Professional and Outside Services	2	2	0.1	2	11.5
Provision for Loan Losses	2	2	19.8	3	36.7
Member Insurance	0*	0*	8.1	0*	5.8-
Operating Fees	0*	0*	11.6	0*	5.3
Miscellaneous Operating Expenses	0*	0*	0.1	0*	0.1
TOTAL OPERATING EXPENSES	23	25	7.5	27	7.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	414.7-	0*	101.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	99.2-	0*	15.3-
Other Non-Oper Income (Expense)	0*	0*	17.0-	0*	43.9
Income (Loss) Before Cost of Funds	30	32	6.6	31	2.4-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	83.9-	0*	3,967.4
Dividends on Shares	23	25	9.9	25	2.1
Interest on Deposits	0*	0*	36.1	0*	0.6
NET INCOME BEFORE RESERVE TRANSFERS	7	7	4.0-	6	20.7-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	1	11.3-	1	7.1-
Net Reserve Transfer	0*	0*	17.1-	0*	13.7-
Net Income After Net Reserve Transfer	7	6	2.6-	5	21.3-
Additional (Voluntary) Reserve Transfers	2	2	0.5	1	16.1-
Adjusted Net Income	5	5	3.6-	4	23.0-

* Amount Less than 1 Million

Nebraska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	96	95	1.0-	92	3.2-
Cash	28	31	11.4	31	0.9-
TOTAL LOANS OUTSTANDING	1,058	1,122	6.1	1,188	5.9
Unsecured Credit Card Loans	45	42	5.9-	41	2.3-
All Other Unsecured Loans	91	94	3.5	91	3.8-
New Vehicle Loans	205	197	4.0-	196	0.2-
Used Vehicle Loans	293	310	5.7	328	5.8
First Mortgage Real Estate Loans	197	222	12.7	253	13.8
Other Real Estate Loans	133	166	25.0	178	7.4
All Other Loans to Members	92	90	2.4-	96	6.8
Other Loans	2	0*	66.6-	4	696.1
Allowance For Loan Losses	8	9	14.4	10	12.2
TOTAL INVESTMENTS	415	450	8.3	513	14.2
U.S. Government Obligations	30	18	41.4-	9	51.4-
Federal Agency Securities	184	178	3.6-	200	12.4
Mutual Fund & Common Trusts	4	4	16.6-	5	47.2
MCSD and PIC at Corporate CU	N/A	8	N/A	8	7.6
Corporate Credit Unions	64	92	42.4	122	33.6
Commercial Banks, S&Ls	104	112	8.0	125	11.7
Credit Unions -Loans to, Deposits in	3	4	31.2	5	36.3
NCUSIF Capitalization Deposit	13	13	4.4	14	7.8
Other Investments	13	22	75.3	25	9.4
Land and Building	25	25	2.1	28	12.0
Other Fixed Assets	8	7	5.5-	8	6.1
Other Real Estate Owned	0*	0*	52.6-	0*	14.9
Other Assets	15	18	25.9	16	15.5-
TOTAL ASSETS	1,540	1,645	6.8	1,773	7.8
LIABILITIES					
Total Borrowings	32	32	0.4-	40	23.3
Accrued Dividends/Interest Payable	4	4	0.2-	4	3.7-
Acct Payable and Other Liabilities	9	12	31.3	12	4.8-
TOTAL LIABILITIES	46	49	6.1	55	13.8
EQUITY/SAVINGS					
TOTAL SAVINGS	1,328	1,414	6.4	1,522	7.6
Share Drafts	120	130	8.4	143	10.1
Regular Shares	615	626	1.8	660	5.5
Money Market Shares	81	110	36.3	141	28.3
Share Certificates/CDs	309	336	8.7	360	7.1
IRA/Keogh Accounts	189	191	1.1	193	1.2
All Other Shares and Member Deposits	13	16	21.4	19	15.2
Non-Member Deposits	2	5	164.2	6	7.2
Regular Reserves	70	74	5.4	79	7.1
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	2	123.3	2	6.9-
Other Reserves	19	22	14.1	22	2.1
Undivided Earnings	75	84	12.5	92	10.1
Net Income	1	0*	47.2-	0*	22.9
TOTAL EQUITY	166	182	9.7	196	7.9
TOTAL LIABILITIES/EQUITY/SAVINGS	1,540	1,645	6.8	1,773	7.8

* Amount Less than 1 Million

Nebraska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	96	95	1.0-	92	3.2-
INCOME					
Interest on Loans	47	50	5.8	51	2.3
(Less) Interest Refund	0*	0*	40.6	0*	18.6
Income from Investments	12	13	4.1	13	4.8
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	5	5	7.9	6	12.1
Other Operating Income	2	2	37.0	2	10.1
TOTAL GROSS INCOME	65	69	6.2	72	3.7
EXPENSES					
Employee Compensation and Benefits	13	14	9.1	15	9.2
Travel and Conference Expense	0*	0*	6.2	0*	3.9
Office Occupancy Expense	2	2	4.9	2	1.4
Office Operations Expense	6	6	4.7	6	8.0
Educational & Promotional Expense	0*	0*	1.4	0*	23.5
Loan Servicing Expense	0*	0*	6.5	0*	4.4-
Professional and Outside Services	3	3	8.8	3	11.8
Provision for Loan Losses	3	3	13.7	3	12.0-
Member Insurance	0*	0*	4.9	0*	11.2-
Operating Fees	0*	0*	15.9	0*	13.9
Miscellaneous Operating Expenses	0*	1	12.1	1	11.7
TOTAL OPERATING EXPENSES	29	32	8.2	34	6.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	57.5	0*	96.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	65.5-	0*	72.6-
Other Non-Oper Income (Expense)	0*	0*	37.1-	0*	37.0-
Income (Loss) Before Cost of Funds	36	38	4.1	38	1.1
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	4.1	0*	4.5
Dividends on Shares	29	30	4.5	30	1.1
Interest on Deposits	0*	0*	92.2-	0*	19.2
NET INCOME BEFORE RESERVE TRANSFERS	7	7	3.4	7	0.7
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	2	22.4-	2	10.2
Net Reserve Transfer	0*	0*	27.0-	0*	29.8
Net Income After Net Reserve Transfer	6	6	7.4	6	1.9-
Additional (Voluntary) Reserve Transfers	1	1	20.8	2	32.7
Adjusted Net Income	5	5	4.1	4	11.8-

* Amount Less than 1 Million

Nevada
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	26	26	0.0	25	3.8-
Cash	41	38	6.1-	55	44.2
TOTAL LOANS OUTSTANDING	991	1,057	6.6	1,126	6.5
Unsecured Credit Card Loans	84	81	4.0-	71	11.7-
All Other Unsecured Loans	77	69	10.0-	59	14.9-
New Vehicle Loans	276	247	10.5-	251	1.4
Used Vehicle Loans	239	290	20.9	315	8.9
First Mortgage Real Estate Loans	169	210	23.9	257	22.6
Other Real Estate Loans	99	116	17.7	128	10.4
All Other Loans to Members	45	42	5.9-	43	1.5
Other Loans	2	2	0.3-	0*	55.0-
Allowance For Loan Losses	9	13	44.1	13	1.3-
TOTAL INVESTMENTS	401	441	10.0	545	23.7
U.S. Government Obligations	48	41	15.4-	19	52.2-
Federal Agency Securities	100	96	4.3-	92	3.6-
Mutual Fund & Common Trusts	40	35	12.5-	104	196.3
MCSD and PIC at Corporate CU	N/A	4	N/A	9	98.9
Corporate Credit Unions	107	139	30.3	157	12.7
Commercial Banks, S&Ls	92	111	20.8	128	15.4
Credit Unions -Loans to, Deposits in	0*	0*	27.5-	0*	0.2-
NCUSIF Capitalization Deposit	12	13	6.8	14	11.7
Other Investments	2	2	23.0	22	1,028.6
Land and Building	37	37	0.9-	36	0.7-
Other Fixed Assets	10	12	12.5	12	2.1
Other Real Estate Owned	0*	2	3,251.6	2	12.4-
Other Assets	13	14	12.6	16	10.5
TOTAL ASSETS	1,484	1,588	7.0	1,779	12.1
LIABILITIES					
Total Borrowings	5	0*	100.0-	2	0.0
Accrued Dividends/Interest Payable	0*	0*	24.0	0*	2.9-
Acct Payable and Other Liabilities	6	6	9.0-	7	26.7
TOTAL LIABILITIES	12	7	43.0-	10	54.4
EQUITY/SAVINGS					
TOTAL SAVINGS	1,322	1,421	7.5	1,598	12.5
Share Drafts	175	191	9.3	213	11.6
Regular Shares	446	448	0.5	480	7.2
Money Market Shares	255	300	17.7	353	17.6
Share Certificates/CDs	304	337	10.7	394	17.1
IRA/Keogh Accounts	134	134	0.6	147	9.6
All Other Shares and Member Deposits	6	9	55.6	5	48.6-
Non-Member Deposits	3	3	3.3-	6	131.7
Regular Reserves	38	38	0.6	43	11.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	104.9-	-2	7,095.4-
Other Reserves	10	10	0.5-	11	12.3
Undivided Earnings	102	111	8.6	118	6.5
Net Income	1	0*	46.2-	0*	89.1-
TOTAL EQUITY	151	160	6.0	170	6.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,484	1,588	7.0	1,779	12.1

* Amount Less than 1 Million

Nevada
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	26	26	0.0	25	3.8-
INCOME					
Interest on Loans	44	47	6.5	46	2.5-
(Less) Interest Refund	0*	0*	0.0	0*	21.2-
Income from Investments	11	12	7.5	14	16.9
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	6	8	21.2	8	2.2
Other Operating Income	0*	1	24.8	2	58.1
TOTAL GROSS INCOME	63	68	8.5	69	2.4
EXPENSES					
Employee Compensation and Benefits	14	15	9.4	16	4.3
Travel and Conference Expense	0*	0*	0.8	0*	40.6
Office Occupancy Expense	2	3	12.3	3	7.2
Office Operations Expense	7	7	8.3	8	6.6
Educational & Promotional Expense	1	1	2.1	1	5.2
Loan Servicing Expense	0*	1	19.4	1	43.5
Professional and Outside Services	2	2	13.0	2	2.2-
Provision for Loan Losses	4	5	27.2	5	4.0-
Member Insurance	0*	0*	18.7	0*	8.9
Operating Fees	0*	0*	10.3	0*	12.5
Miscellaneous Operating Expenses	0*	0*	33.6	0*	21.7
TOTAL OPERATING EXPENSES	32	36	12.3	38	5.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	265.0-	0*	304.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	836.8-	0*	24.6-
Other Non-Oper Income (Expense)	0*	0*	1.0-	1	1,049.3-
Income (Loss) Before Cost of Funds	30	32	4.5	33	3.9
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	3.2-	0*	98.1-
Dividends on Shares	21	25	16.3	25	3.1
Interest on Deposits	3	1	52.6-	2	29.7
NET INCOME BEFORE RESERVE TRANSFERS	7	6	11.1-	6	3.6
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	4	2.8-	4	8.0-
Net Reserve Transfer	0*	0*	6.0-	2	184.1
Net Income After Net Reserve Transfer	6	5	11.7-	4	20.2-
Additional (Voluntary) Reserve Transfers	0*	0*	138.2	0*	1,738.2
Adjusted Net Income	6	5	12.0-	4	29.9-

* Amount Less than 1 Million

New Hampshire
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	35	34	2.9-	34	0.0
Cash	27	28	3.8	35	25.0
TOTAL LOANS OUTSTANDING	1,149	1,259	9.5	1,378	9.4
Unsecured Credit Card Loans	105	113	7.6	107	5.4-
All Other Unsecured Loans	98	95	3.6-	53	44.0-
New Vehicle Loans	242	233	3.7-	245	5.3
Used Vehicle Loans	184	209	14.0	242	15.5
First Mortgage Real Estate Loans	334	411	22.8	453	10.4
Other Real Estate Loans	99	124	25.3	128	3.1
All Other Loans to Members	87	74	15.0-	145	96.2
Other Loans	0*	0*	0.0	4	0.0
Allowance For Loan Losses	18	18	0.7-	18	1.3-
TOTAL INVESTMENTS	440	502	14.0	558	11.2
U.S. Government Obligations	43	31	26.1-	15	51.7-
Federal Agency Securities	257	233	9.2-	339	45.1
Mutual Fund & Common Trusts	2	17	604.7	8	52.5-
MCSD and PIC at Corporate CU	N/A	7	N/A	8	21.1
Corporate Credit Unions	60	117	94.0	97	16.8-
Commercial Banks, S&Ls	59	63	7.2	64	1.8
Credit Unions -Loans to, Deposits in	0*	1	104.0	0*	23.0-
NCUSIF Capitalization Deposit	13	14	8.0	16	12.4
Other Investments	5	18	234.6	9	48.4-
Land and Building	21	25	17.3	29	15.7
Other Fixed Assets	8	9	10.4	10	9.6
Other Real Estate Owned	0*	0*	51.6-	0*	17.9-
Other Assets	33	34	1.7	34	0.1-
TOTAL ASSETS	1,662	1,839	10.7	2,026	10.2
LIABILITIES					
Total Borrowings	0*	15	0.0	20	35.8
Accrued Dividends/Interest Payable	0*	0*	0.4	0*	6.8-
Acct Payable and Other Liabilities	15	13	16.1-	18	40.7
TOTAL LIABILITIES	16	28	80.2	39	36.9
EQUITY/SAVINGS					
TOTAL SAVINGS	1,441	1,583	9.9	1,743	10.1
Share Drafts	175	186	6.0	204	9.9
Regular Shares	536	553	3.1	592	7.2
Money Market Shares	113	144	27.7	189	31.0
Share Certificates/CDs	439	520	18.5	568	9.3
IRA/Keogh Accounts	164	169	3.4	175	3.2
All Other Shares and Member Deposits	14	11	23.4-	14	29.5
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	49	52	7.7	56	7.1
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	337.0-	-2	339.7-
Other Reserves	13	12	4.9-	12	1.8-
Undivided Earnings	141	159	13.1	175	9.7
Net Income	4	3	4.2-	4	2.2
TOTAL EQUITY	206	228	10.9	245	7.3
TOTAL LIABILITIES/EQUITY/SAVINGS	1,662	1,839	10.7	2,026	10.2

* Amount Less than 1 Million

New Hampshire
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	35	34	2.9-	34	0.0
INCOME					
Interest on Loans	48	52	9.5	55	4.7
(Less) Interest Refund	0*	0*	45.8	0*	14.7-
Income from Investments	13	14	4.3	15	12.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	5	4	5.5-	5	8.3
Other Operating Income	2	3	35.1	3	4.1-
TOTAL GROSS INCOME	67	73	8.3	77	5.9
EXPENSES					
Employee Compensation and Benefits	14	15	6.8	17	14.0
Travel and Conference Expense	0*	0*	10.8	0*	16.3-
Office Occupancy Expense	2	2	3.9	2	18.9
Office Operations Expense	6	6	4.6	7	9.9
Educational & Promotional Expense	1	1	6.3	1	6.6
Loan Servicing Expense	1	1	5.9	1	1.0
Professional and Outside Services	2	2	22.7	2	6.3
Provision for Loan Losses	2	3	39.6	4	10.5
Member Insurance	0*	0*	33.5-	0*	58.1-
Operating Fees	0*	0*	0.8	0*	20.0-
Miscellaneous Operating Expenses	0*	0*	57.1	0*	9.9
TOTAL OPERATING EXPENSES	29	32	10.1	36	10.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	864.2-	0*	94.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	223.3-	0*	226.2-
Other Non-Oper Income (Expense)	0*	0*	89.5-	0*	197.1
Income (Loss) Before Cost of Funds	38	41	8.4	41	1.7
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	2,392.8	0*	69.6
Dividends on Shares	21	25	15.5	25	3.2
Interest on Deposits	5	6	9.2	6	7.5
NET INCOME BEFORE RESERVE TRANSFERS	11	10	8.3-	10	7.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	3	26.3-	4	36.6
Net Reserve Transfer	2	0*	55.0-	1	34.6
Net Income After Net Reserve Transfer	9	9	0.4	8	10.5-
Additional (Voluntary) Reserve Transfers	0*	2	91.0	1	42.9-
Adjusted Net Income	9	8	9.5-	7	3.1-

* Amount Less than 1 Million

New Jersey
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	322	314	2.5-	301	4.1-
Cash	122	145	18.5	153	5.8
TOTAL LOANS OUTSTANDING	2,983	3,054	2.4	3,276	7.3
Unsecured Credit Card Loans	204	209	2.2	229	9.7
All Other Unsecured Loans	440	446	1.4	426	4.5-
New Vehicle Loans	579	545	5.8-	521	4.6-
Used Vehicle Loans	277	300	8.0	316	5.3
First Mortgage Real Estate Loans	669	715	6.9	886	23.8
Other Real Estate Loans	681	706	3.6	732	3.8
All Other Loans to Members	120	102	14.8-	125	22.2
Other Loans	12	31	157.5	41	35.8
Allowance For Loan Losses	41	40	2.2-	40	0.7-
TOTAL INVESTMENTS	2,538	2,516	0.8-	2,740	8.9
U.S. Government Obligations	424	321	24.3-	222	30.8-
Federal Agency Securities	1,042	961	7.7-	1,073	11.7
Mutual Fund & Common Trusts	20	19	5.4-	25	28.5
MCSD and PIC at Corporate CU	N/A	26	N/A	31	21.2
Corporate Credit Unions	569	665	17.0	768	15.4
Commercial Banks, S&Ls	387	423	9.3	506	19.6
Credit Unions -Loans to, Deposits in	11	11	4.9	12	8.4
NCUSIF Capitalization Deposit	46	46	0.2	50	6.9
Other Investments	39	43	10.9	53	22.5
Land and Building	42	43	3.7	42	3.3-
Other Fixed Assets	23	21	7.7-	24	11.2
Other Real Estate Owned	4	2	36.9-	2	24.4-
Other Assets	49	51	2.7	59	16.0
TOTAL ASSETS	5,720	5,793	1.3	6,256	8.0
LIABILITIES					
Total Borrowings	0*	3	582.1	0*	100.0-
Accrued Dividends/Interest Payable	23	22	3.8-	21	4.3-
Acct Payable and Other Liabilities	23	23	1.1	29	25.2
TOTAL LIABILITIES	47	48	3.9	50	4.2
EQUITY/SAVINGS					
TOTAL SAVINGS	5,099	5,127	0.5	5,542	8.1
Share Drafts	541	667	23.4	660	1.2-
Regular Shares	2,863	2,757	3.7-	3,003	8.9
Money Market Shares	326	337	3.3	421	24.9
Share Certificates/CDs	762	791	3.8	880	11.2
IRA/Keogh Accounts	548	513	6.5-	519	1.2
All Other Shares and Member Deposits	57	59	3.4	56	4.1-
Non-Member Deposits	2	2	12.5	3	13.9
Regular Reserves	188	187	0.1-	195	4.0
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-3	1	142.7-	-5	577.6-
Other Reserves	43	41	5.1-	52	26.0
Undivided Earnings	342	384	12.4	419	9.1
Net Income	4	4	15.6	4	14.3-
TOTAL EQUITY	575	618	7.5	664	7.5
TOTAL LIABILITIES/EQUITY/SAVINGS	5,720	5,793	1.3	6,256	8.0

* Amount Less than 1 Million

New Jersey
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	322	314	2.5-	301	4.1-
INCOME					
Interest on Loans	130	132	1.8	136	2.8
(Less) Interest Refund	0*	0*	679.6	0*	32.9
Income from Investments	69	69	0.3-	70	2.5
Income from Trading Securities	0*	0*	229.9-	0*	1,319.9-
Fee Income	10	11	7.3	12	7.7
Other Operating Income	3	4	24.5	4	10.2
TOTAL GROSS INCOME	212	216	1.7	223	3.1
EXPENSES					
Employee Compensation and Benefits	41	42	2.5	45	7.1
Travel and Conference Expense	2	2	3.0	2	9.5
Office Occupancy Expense	5	5	7.3	6	12.8
Office Operations Expense	19	19	4.6	20	5.8
Educational & Promotional Expense	2	3	6.5	3	12.3
Loan Servicing Expense	3	3	11.7	4	14.1
Professional and Outside Services	9	9	8.3	10	9.5
Provision for Loan Losses	9	8	10.1-	8	0.9
Member Insurance	2	2	9.3-	2	10.4-
Operating Fees	0*	0*	6.7	0*	3.7
Miscellaneous Operating Expenses	2	2	2.5-	2	5.3
TOTAL OPERATING EXPENSES	94	96	2.5	103	6.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	560.0-	0*	111.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	64.1-	0*	86.3-
Other Non-Oper Income (Expense)	0*	0*	649.1-	0*	69.4-
Income (Loss) Before Cost of Funds	119	120	1.2	120	0.1
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	216.7	0*	89.8-
Dividends on Shares	90	91	0.4	92	1.9
Interest on Deposits	0*	0*	41.1	0*	15.7-
NET INCOME BEFORE RESERVE TRANSFERS	28	29	2.7	27	4.8-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	5	5	7.8-	5	0.3-
Net Reserve Transfer	2	2	4.2-	2	13.1-
Net Income After Net Reserve Transfer	26	26	3.3	25	4.2-
Additional (Voluntary) Reserve Transfers	1	0*	33.1-	0*	7.4
Adjusted Net Income	24	26	5.0	25	4.5-

* Amount Less than 1 Million

New Mexico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	58	58	0.0	56	3.4-
Cash	56	72	27.6	82	15.2
TOTAL LOANS OUTSTANDING	1,734	1,851	6.8	1,972	6.5
Unsecured Credit Card Loans	117	121	4.0	119	2.1-
All Other Unsecured Loans	182	155	14.6-	141	9.6-
New Vehicle Loans	356	374	5.2	420	12.2
Used Vehicle Loans	262	313	19.4	340	8.8
First Mortgage Real Estate Loans	433	531	22.4	619	16.6
Other Real Estate Loans	226	232	2.6	219	5.6-
All Other Loans to Members	153	121	20.9-	112	7.5-
Other Loans	5	4	19.5-	4	12.2-
Allowance For Loan Losses	15	18	17.9	17	8.8-
TOTAL INVESTMENTS	523	547	4.4	576	5.5
U.S. Government Obligations	60	29	51.9-	17	43.0-
Federal Agency Securities	146	180	23.1	259	44.2
Mutual Fund & Common Trusts	59	52	12.1-	57	11.0
MCSD and PIC at Corporate CU	N/A	10	N/A	10	1.5-
Corporate Credit Unions	156	153	1.9-	125	18.2-
Commercial Banks, S&Ls	43	51	19.1	49	4.2-
Credit Unions -Loans to, Deposits in	4	7	48.8	3	55.5-
NCUSIF Capitalization Deposit	19	20	7.2	22	5.7
Other Investments	36	46	26.0	35	22.7-
Land and Building	44	53	20.2	60	11.7
Other Fixed Assets	16	15	2.8-	17	14.0
Other Real Estate Owned	0*	0*	31.2-	0*	226.4
Other Assets	26	28	6.6	37	31.2
TOTAL ASSETS	2,385	2,548	6.8	2,730	7.1
LIABILITIES					
Total Borrowings	60	71	19.7	89	25.1
Accrued Dividends/Interest Payable	5	5	12.9	4	13.4-
Acct Payable and Other Liabilities	14	18	32.4	19	3.0
TOTAL LIABILITIES	78	94	21.5	112	18.8
EQUITY/SAVINGS					
TOTAL SAVINGS	2,072	2,204	6.3	2,353	6.8
Share Drafts	255	295	15.8	324	9.7
Regular Shares	760	801	5.3	878	9.7
Money Market Shares	218	241	10.4	246	2.4
Share Certificates/CDs	594	618	4.0	664	7.4
IRA/Keogh Accounts	212	215	1.4	220	2.2
All Other Shares and Member Deposits	14	18	23.7	12	31.0-
Non-Member Deposits	18	16	12.2-	8	51.0-
Regular Reserves	70	74	4.8	80	8.6
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	37.2-	-2	652.5
Other Reserves	3	0*	65.1-	0*	40.8-
Undivided Earnings	161	175	8.6	183	4.9
Net Income	1	1	10.4-	2	125.1
TOTAL EQUITY	235	250	6.6	265	5.8
TOTAL LIABILITIES/EQUITY/SAVINGS	2,385	2,548	6.8	2,730	7.1

* Amount Less than 1 Million

New Mexico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	58	58	0.0	56	3.4-
INCOME					
Interest on Loans	77	78	1.6	80	2.0
(Less) Interest Refund	0*	0*	140.5	0*	59.8-
Income from Investments	13	14	7.4	15	9.5
Income from Trading Securities	1	0*	31.9-	0*	117.9-
Fee Income	7	7	1.4	9	16.7
Other Operating Income	3	4	33.3	4	18.2
TOTAL GROSS INCOME	101	104	2.8	108	3.7
EXPENSES					
Employee Compensation and Benefits	21	22	6.9	24	10.3
Travel and Conference Expense	0*	0*	9.2	0*	6.0
Office Occupancy Expense	3	3	4.8	3	5.2
Office Operations Expense	9	10	3.2	11	12.6
Educational & Promotional Expense	1	1	5.9-	1	1.4-
Loan Servicing Expense	2	3	27.1	3	4.0
Professional and Outside Services	3	4	28.6	4	9.1
Provision for Loan Losses	6	5	7.2-	5	6.5-
Member Insurance	0*	0*	5.6	0*	16.7-
Operating Fees	0*	0*	21.0	0*	36.5
Miscellaneous Operating Expenses	1	1	12.0-	1	12.2
TOTAL OPERATING EXPENSES	47	50	6.0	54	7.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	4,127.9-	2	3,522.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	20.8-	0*	6.4
Other Non-Oper Income (Expense)	0*	0*	282.3-	0*	116.8-
Income (Loss) Before Cost of Funds	54	54	1.2	55	1.9
COST OF FUNDS					
Interest on Borrowed Money	2	2	16.5	3	15.9
Dividends on Shares	42	40	3.7-	40	1.2-
Interest on Deposits	0*	2	757.4	2	10.4
NET INCOME BEFORE RESERVE TRANSFERS	10	10	2.8	11	9.6
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	5	48.1	5	9.1-
Net Reserve Transfer	1	2	49.9	1	26.6-
Net Income After Net Reserve Transfer	9	9	2.9-	10	16.3
Additional (Voluntary) Reserve Transfers	3	2	19.6-	2	4.0
Adjusted Net Income	6	7	3.6	8	20.1

* Amount Less than 1 Million

New York
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	701	695	0.9-	674	3.0-
Cash	325	333	2.3	392	17.8
TOTAL LOANS OUTSTANDING	10,697	11,486	7.4	12,293	7.0
Unsecured Credit Card Loans	734	763	3.8	779	2.2
All Other Unsecured Loans	1,468	1,514	3.1	1,397	7.7-
New Vehicle Loans	1,552	1,500	3.4-	1,436	4.2-
Used Vehicle Loans	1,089	1,265	16.1	1,411	11.6
First Mortgage Real Estate Loans	2,996	3,408	13.8	4,012	17.7
Other Real Estate Loans	1,627	1,721	5.8	1,816	5.5
All Other Loans to Members	1,203	1,262	4.8	1,387	9.9
Other Loans	27	53	98.7	54	1.4
Allowance For Loan Losses	146	152	4.2	165	8.4
TOTAL INVESTMENTS	7,344	7,606	3.6	8,445	11.0
U.S. Government Obligations	663	500	24.6-	325	34.9-
Federal Agency Securities	3,780	3,704	2.0-	4,220	13.9
Mutual Fund & Common Trusts	140	139	0.5-	231	66.4
MCSD and PIC at Corporate CU	N/A	62	N/A	65	5.6
Corporate Credit Unions	1,560	1,804	15.7	1,961	8.7
Commercial Banks, S&Ls	928	942	1.5	1,055	12.0
Credit Unions -Loans to, Deposits in	44	55	25.0	57	3.7
NCUSIF Capitalization Deposit	148	154	3.8	166	7.8
Other Investments	82	247	199.5	365	47.8
Land and Building	182	191	4.6	208	9.1
Other Fixed Assets	87	88	0.6	94	7.0
Other Real Estate Owned	5	5	2.2	4	27.0-
Other Assets	185	200	8.2	214	7.0
TOTAL ASSETS	18,680	19,757	5.8	21,486	8.8
LIABILITIES					
Total Borrowings	107	101	5.5-	193	89.8
Accrued Dividends/Interest Payable	33	32	3.8-	32	0.2-
Acct Payable and Other Liabilities	125	129	3.8	147	13.8
TOTAL LIABILITIES	265	262	0.9-	371	41.5
EQUITY/SAVINGS					
TOTAL SAVINGS	16,272	17,140	5.3	18,593	8.5
Share Drafts	1,635	1,726	5.6	1,948	12.8
Regular Shares	7,453	7,691	3.2	8,239	7.1
Money Market Shares	1,554	1,748	12.5	2,129	21.8
Share Certificates/CDs	3,526	3,894	10.4	4,186	7.5
IRA/Keogh Accounts	1,768	1,744	1.3-	1,769	1.4
All Other Shares and Member Deposits	302	300	0.7-	288	4.0-
Non-Member Deposits	34	36	7.1	35	3.9-
Regular Reserves	717	776	8.1	837	7.9
Investment Valuation Reserve	0*	0	100.0-	0	0.0
Uninsured Secondary Capital	0	2	0.0	0*	61.3-
Accum. Unrealized G/L on A-F-S	-5	8	267.1-	-17	308.8-
Other Reserves	108	88	18.9-	97	10.1
Undivided Earnings	1,307	1,464	12.0	1,589	8.5
Net Income	16	17	8.1	15	11.1-
TOTAL EQUITY	2,144	2,355	9.8	2,521	7.1
TOTAL LIABILITIES/EQUITY/SAVINGS	18,680	19,757	5.8	21,486	8.8

* Amount Less than 1 Million

New York
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	701	695	0.9-	674	3.0-
INCOME					
Interest on Loans	470	496	5.6	509	2.5
(Less) Interest Refund	0*	0*	149.9	0*	40.6-
Income from Investments	199	209	4.6	213	2.1
Income from Trading Securities	0*	0*	560.2	0*	9.8
Fee Income	32	38	20.4	40	6.4
Other Operating Income	14	17	19.4	20	15.8
TOTAL GROSS INCOME	716	760	6.2	782	2.9
EXPENSES					
Employee Compensation and Benefits	130	142	8.6	152	7.6
Travel and Conference Expense	4	5	17.2	5	1.6
Office Occupancy Expense	19	20	8.9	21	4.8
Office Operations Expense	62	68	8.9	72	6.9
Educational & Promotional Expense	9	10	11.2	10	5.1
Loan Servicing Expense	13	15	15.3	17	11.6
Professional and Outside Services	18	21	15.2	23	9.9
Provision for Loan Losses	26	35	34.7	33	5.1-
Member Insurance	6	5	4.4-	5	0.1-
Operating Fees	2	2	10.8	2	7.2
Miscellaneous Operating Expenses	7	8	15.5	9	9.8
TOTAL OPERATING EXPENSES	295	330	11.8	350	6.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	1	299.2-	0*	80.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	13.1-	0*	74.3-
Other Non-Oper Income (Expense)	0*	0*	32.8-	1	269.2
Income (Loss) Before Cost of Funds	420	432	2.8	433	0.3
COST OF FUNDS					
Interest on Borrowed Money	0*	4	599.8	5	45.9
Dividends on Shares	306	323	5.5	318	1.3-
Interest on Deposits	5	6	3.3	6	16.1
NET INCOME BEFORE RESERVE TRANSFERS	109	100	7.8-	103	3.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	19	33	78.5	28	14.7-
Net Reserve Transfer	7	15	121.9	11	23.8-
Net Income After Net Reserve Transfer	102	85	16.3-	92	7.7
Additional (Voluntary) Reserve Transfers	11	10	8.5-	12	23.5
Adjusted Net Income	91	75	17.3-	79	5.6

* Amount Less than 1 Million

North Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	195	183	6.2-	178	2.7-
Cash	251	324	29.3	331	2.0
TOTAL LOANS OUTSTANDING	7,089	7,827	10.4	8,952	14.4
Unsecured Credit Card Loans	225	237	5.1	244	3.2
All Other Unsecured Loans	756	765	1.2	765	0.0-
New Vehicle Loans	983	1,005	2.2	1,117	11.1
Used Vehicle Loans	907	1,058	16.6	1,289	21.8
First Mortgage Real Estate Loans	2,891	3,343	15.6	4,155	24.3
Other Real Estate Loans	1,062	1,121	5.5	1,077	3.8-
All Other Loans to Members	203	217	7.0	205	5.6-
Other Loans	61	80	31.3	99	23.5
Allowance For Loan Losses	62	69	11.4	72	3.7
TOTAL INVESTMENTS	1,955	2,338	19.6	2,385	2.0
U.S. Government Obligations	862	1,053	22.1	854	18.9-
Federal Agency Securities	361	396	9.8	491	24.0
Mutual Fund & Common Trusts	13	68	429.7	62	7.8-
MCSD and PIC at Corporate CU	N/A	32	N/A	30	6.5-
Corporate Credit Unions	383	398	3.8	481	21.0
Commercial Banks, S&Ls	243	284	16.7	297	4.7
Credit Unions -Loans to, Deposits in	13	12	11.1-	13	11.2
NCUSIF Capitalization Deposit	76	84	10.5	95	12.7
Other Investments	3	12	241.3	61	418.8
Land and Building	127	133	5.1	144	8.3
Other Fixed Assets	35	39	10.6	50	30.0
Other Real Estate Owned	0*	0*	15.1-	2	119.0
Other Assets	82	77	7.1-	102	32.6
TOTAL ASSETS	9,478	10,668	12.6	11,894	11.5
LIABILITIES					
Total Borrowings	16	33	108.2	12	62.8-
Accrued Dividends/Interest Payable	29	23	20.3-	23	0.1
Acct Payable and Other Liabilities	84	86	2.7	150	74.3
TOTAL LIABILITIES	128	142	10.7	185	30.3
EQUITY/SAVINGS					
TOTAL SAVINGS	8,429	9,513	12.9	10,601	11.4
Share Drafts	951	1,094	15.0	1,228	12.3
Regular Shares	2,562	2,508	2.1-	2,686	7.1
Money Market Shares	1,552	2,064	33.0	2,473	19.8
Share Certificates/CDs	2,047	2,464	20.4	2,725	10.6
IRA/Keogh Accounts	1,198	1,273	6.2	1,362	7.0
All Other Shares and Member Deposits	109	100	8.7-	108	7.6
Non-Member Deposits	10	10	3.9	19	89.8
Regular Reserves	421	460	9.3	527	14.7
Investment Valuation Reserve	0*	0	100.0-	0	0.0
Uninsured Secondary Capital	3	3	0.2-	0*	94.3-
Accum. Unrealized G/L on A-F-S	-3	0*	103.7-	-17	15,612.9-
Other Reserves	17	113	560.7	159	40.7
Undivided Earnings	470	433	7.9-	434	0.2
Net Income	12	5	61.4-	4	13.7-
TOTAL EQUITY	920	1,013	10.1	1,108	9.3
TOTAL LIABILITIES/EQUITY/SAVINGS	9,478	10,668	12.6	11,894	11.5

* Amount Less than 1 Million

North Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	195	183	6.2-	178	2.7-
INCOME					
Interest on Loans	277	312	12.6	324	3.9
(Less) Interest Refund	0*	0*	58.9	0*	30.3-
Income from Investments	52	57	8.7	62	9.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	28	32	12.7	42	31.6
Other Operating Income	6	8	27.1	8	10.5
TOTAL GROSS INCOME	363	408	12.2	436	7.0
EXPENSES					
Employee Compensation and Benefits	62	68	8.9	74	9.4
Travel and Conference Expense	2	2	3.2	2	11.0
Office Occupancy Expense	9	10	4.4	11	12.2
Office Operations Expense	27	28	5.5	31	9.8
Educational & Promotional Expense	2	2	0.1-	3	13.1
Loan Servicing Expense	3	4	16.0	4	5.7
Professional and Outside Services	8	10	15.5	11	14.8
Provision for Loan Losses	19	17	12.3-	14	18.3-
Member Insurance	2	2	4.0-	2	1.3
Operating Fees	0*	0*	6.3	1	2.1
Miscellaneous Operating Expenses	7	9	21.4	11	25.5
TOTAL OPERATING EXPENSES	144	152	5.9	164	7.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	2	2,093.1-	0*	53.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	195.3-	0*	54.7-
Other Non-Oper Income (Expense)	0*	0*	46.2-	0*	87.3
Income (Loss) Before Cost of Funds	219	257	17.1	273	6.2
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	77.4	0*	57.9-
Dividends on Shares	179	206	15.0	214	3.5
Interest on Deposits	4	6	28.4	4	21.2-
NET INCOME BEFORE RESERVE TRANSFERS	35	44	25.5	55	23.1
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	6	7	2.6	7	0.9
Net Reserve Transfer	3	2	33.9-	3	18.0
Net Income After Net Reserve Transfer	32	42	31.8	52	23.4
Additional (Voluntary) Reserve Transfers	3	12	304.3	55	377.7
Adjusted Net Income	29	31	5.1	0*	110.0-

* Amount Less than 1 Million

North Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	69	69	0.0	68	1.4-
Cash	16	17	6.5	24	39.2
TOTAL LOANS OUTSTANDING	623	679	9.0	725	6.8
Unsecured Credit Card Loans	19	19	1.9	21	7.4
All Other Unsecured Loans	19	19	0.4-	34	78.4
New Vehicle Loans	78	71	9.5-	87	23.1
Used Vehicle Loans	156	180	15.1	192	6.8
First Mortgage Real Estate Loans	107	117	9.5	131	11.9
Other Real Estate Loans	17	23	31.6	32	41.5
All Other Loans to Members	217	243	11.8	222	8.5-
Other Loans	9	8	17.7-	6	18.2-
Allowance For Loan Losses	8	10	22.0	11	11.7
TOTAL INVESTMENTS	177	182	2.9	226	24.1
U.S. Government Obligations	10	1	87.2-	0*	69.1-
Federal Agency Securities	21	33	54.1	34	2.4
Mutual Fund & Common Trusts	0*	0*	16.0-	0*	19.1
MCSD and PIC at Corporate CU	N/A	8	N/A	4	44.6-
Corporate Credit Unions	106	99	6.6-	139	40.1
Commercial Banks, S&Ls	22	23	8.6	30	26.9
Credit Unions -Loans to, Deposits in	5	5	5.7-	3	28.0-
NCUSIF Capitalization Deposit	7	7	6.6	8	10.5
Other Investments	5	5	13.6-	7	43.0
Land and Building	13	14	8.5	14	0.8
Other Fixed Assets	3	3	1.6-	3	1.2
Other Real Estate Owned	0*	0*	71.9	2	170.3
Other Assets	11	14	17.8	15	12.5
TOTAL ASSETS	836	900	7.6	999	11.0
LIABILITIES					
Total Borrowings	7	5	30.4-	0*	99.8-
Accrued Dividends/Interest Payable	3	4	24.4	3	14.1-
Acct Payable and Other Liabilities	3	3	5.4-	6	111.3
TOTAL LIABILITIES	14	12	12.0-	10	19.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	741	797	7.6	886	11.1
Share Drafts	106	106	0.7	114	7.4
Regular Shares	170	167	1.6-	185	10.9
Money Market Shares	98	123	25.7	157	27.8
Share Certificates/CDs	268	309	15.3	340	10.1
IRA/Keogh Accounts	38	40	5.1	45	12.0
All Other Shares and Member Deposits	40	37	6.7-	32	13.9-
Non-Member Deposits	22	15	34.0-	12	18.2-
Regular Reserves	40	43	8.8	53	22.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	225.0	0*	959.2-
Other Reserves	15	17	10.2	15	9.1-
Undivided Earnings	24	29	18.7	31	9.3
Net Income	2	2	7.7-	4	79.2
TOTAL EQUITY	81	90	11.6	103	13.6
TOTAL LIABILITIES/EQUITY/SAVINGS	836	900	7.6	999	11.0

* Amount Less than 1 Million

North Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	69	69	0.0	68	1.4-
INCOME					
Interest on Loans	26	29	11.7	31	7.2
(Less) Interest Refund	0*	0*	7.3	0*	102.5
Income from Investments	5	5	8.1	6	13.6
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	2	2	13.6	2	12.1
Other Operating Income	1	1	7.1	1	7.8-
TOTAL GROSS INCOME	34	37	11.1	40	8.0
EXPENSES					
Employee Compensation and Benefits	6	7	10.2	8	10.1
Travel and Conference Expense	0*	0*	14.3	0*	10.1
Office Occupancy Expense	0*	1	13.8	1	7.0
Office Operations Expense	3	3	4.5	3	6.4
Educational & Promotional Expense	0*	0*	1.2	0*	6.4
Loan Servicing Expense	0*	0*	12.9	0*	11.4
Professional and Outside Services	0*	0*	8.6	1	13.5
Provision for Loan Losses	1	2	88.7	2	33.0-
Member Insurance	0*	0*	1.0-	0*	8.3
Operating Fees	0*	0*	11.8	0*	16.4
Miscellaneous Operating Expenses	0*	0*	0.9-	0*	23.1
TOTAL OPERATING EXPENSES	14	16	15.0	17	3.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0	0*	0.0	0*	84.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	4,311.9-	0*	102.4-
Other Non-Oper Income (Expense)	0*	0*	27.2-	0*	9.5
Income (Loss) Before Cost of Funds	19	21	8.9	23	10.5
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	19.3-	0*	99.4-
Dividends on Shares	7	7	5.6	8	13.3
Interest on Deposits	7	9	24.1	10	5.2
NET INCOME BEFORE RESERVE TRANSFERS	5	5	8.4-	6	17.7
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	51.3-	0*	57.4
Net Reserve Transfer	0*	0*	49.3-	0*	19.6
Net Income After Net Reserve Transfer	5	5	5.1-	5	17.6
Additional (Voluntary) Reserve Transfers	0*	0*	3.7-	0*	1.8
Adjusted Net Income	4	4	5.4-	5	20.0

* Amount Less than 1 Million

Ohio
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	558	541	3.0-	529	2.2-
Cash	262	279	6.9	327	17.0
TOTAL LOANS OUTSTANDING	5,832	6,098	4.6	6,390	4.8
Unsecured Credit Card Loans	474	483	1.9	494	2.2
All Other Unsecured Loans	483	466	3.6-	450	3.5-
New Vehicle Loans	1,364	1,281	6.1-	1,280	0.1-
Used Vehicle Loans	1,209	1,316	8.8	1,382	5.0
First Mortgage Real Estate Loans	1,105	1,330	20.3	1,544	16.1
Other Real Estate Loans	775	826	6.6	873	5.6
All Other Loans to Members	411	392	4.7-	363	7.4-
Other Loans	9	3	63.1-	5	51.4
Allowance For Loan Losses	48	48	0.8	49	2.8
TOTAL INVESTMENTS	2,771	2,983	7.6	3,444	15.5
U.S. Government Obligations	300	196	34.7-	148	24.5-
Federal Agency Securities	757	800	5.7	952	18.9
Mutual Fund & Common Trusts	67	61	8.6-	74	20.7
MCSD and PIC at Corporate CU	N/A	63	N/A	68	8.3
Corporate Credit Unions	680	708	4.1	777	9.8
Commercial Banks, S&Ls	820	978	19.3	1,184	21.1
Credit Unions -Loans to, Deposits in	14	18	30.1	17	9.6-
NCUSIF Capitalization Deposit	74	77	3.8	83	8.3
Other Investments	58	81	38.0	140	73.7
Land and Building	117	126	7.3	135	7.7
Other Fixed Assets	38	41	8.2	48	15.0
Other Real Estate Owned	0*	0*	92.6	2	133.3
Other Assets	86	84	1.9-	89	5.1
TOTAL ASSETS	9,058	9,564	5.6	10,385	8.6
LIABILITIES					
Total Borrowings	9	23	147.0	36	55.5
Accrued Dividends/Interest Payable	14	14	0.8	14	1.6-
Acct Payable and Other Liabilities	48	53	10.7	55	4.6
TOTAL LIABILITIES	71	90	27.1	105	16.9
EQUITY/SAVINGS					
TOTAL SAVINGS	7,931	8,332	5.0	9,062	8.8
Share Drafts	822	873	6.2	962	10.2
Regular Shares	3,931	3,905	0.7-	4,092	4.8
Money Market Shares	521	676	29.8	930	37.5
Share Certificates/CDs	1,702	1,916	12.6	2,071	8.1
IRA/Keogh Accounts	825	827	0.3	852	3.0
All Other Shares and Member Deposits	122	121	0.8-	139	15.5
Non-Member Deposits	9	14	51.8	15	8.2
Regular Reserves	329	347	5.4	363	4.6
Investment Valuation Reserve	0*	0	100.0-	0	0.0
Uninsured Secondary Capital	0*	0*	110.6	0	100.0-
Accum. Unrealized G/L on A-F-S	0*	7	1,362.6-	0*	98.8-
Other Reserves	25	26	0.1	29	15.0
Undivided Earnings	680	744	9.3	807	8.5
Net Income	22	18	14.9-	18	1.0-
TOTAL EQUITY	1,056	1,142	8.2	1,218	6.6
TOTAL LIABILITIES/EQUITY/SAVINGS	9,058	9,564	5.6	10,385	8.6

* Amount Less than 1 Million

Ohio
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	558	541	3.0-	529	2.2-
INCOME					
Interest on Loans	257	267	3.9	268	0.6
(Less) Interest Refund	0*	0*	18.3	0*	59.5-
Income from Investments	76	82	7.3	88	8.2
Income from Trading Securities	0*	0*	0.0	0*	64,777.1-
Fee Income	22	24	9.4	27	11.7
Other Operating Income	8	8	5.8	12	45.6
TOTAL GROSS INCOME	362	380	5.0	393	3.3
EXPENSES					
Employee Compensation and Benefits	75	79	5.1	85	7.8
Travel and Conference Expense	3	3	6.5	3	5.2
Office Occupancy Expense	9	10	7.1	11	9.7
Office Operations Expense	33	35	6.1	38	7.5
Educational & Promotional Expense	5	5	3.2	5	0.8
Loan Servicing Expense	8	8	9.6	9	13.2
Professional and Outside Services	12	12	4.4	14	10.9
Provision for Loan Losses	12	14	18.7	12	12.4-
Member Insurance	4	4	2.8-	4	4.6-
Operating Fees	1	1	7.0	2	7.1
Miscellaneous Operating Expenses	6	6	6.7	6	5.9-
TOTAL OPERATING EXPENSES	167	178	6.4	188	5.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	907.7-	0*	39.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	128.9-	0*	672.6
Other Non-Oper Income (Expense)	0*	0*	156.2	0*	73.1-
Income (Loss) Before Cost of Funds	195	203	4.3	205	1.0
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	120.1	0*	117.6
Dividends on Shares	149	159	6.7	162	1.7
Interest on Deposits	0*	1	76.3	0*	8.8-
NET INCOME BEFORE RESERVE TRANSFERS	44	42	5.4-	41	2.5-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	7	7	2.5-	7	6.2
Net Reserve Transfer	3	3	0.2-	3	0.5
Net Income After Net Reserve Transfer	42	39	5.7-	38	2.7-
Additional (Voluntary) Reserve Transfers	3	3	4.1-	2	29.0-
Adjusted Net Income	39	36	5.8-	36	0.5-

* Amount Less than 1 Million

Oklahoma
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	102	100	2.0-	97	3.0-
Cash	68	71	3.5	90	26.6
TOTAL LOANS OUTSTANDING	2,656	2,729	2.7	2,803	2.7
Unsecured Credit Card Loans	133	132	0.4-	131	1.3-
All Other Unsecured Loans	148	148	0.4	139	6.1-
New Vehicle Loans	767	666	13.1-	658	1.3-
Used Vehicle Loans	555	685	23.6	744	8.6
First Mortgage Real Estate Loans	619	627	1.3	669	6.8
Other Real Estate Loans	136	175	28.7	189	8.0
All Other Loans to Members	248	246	0.8-	221	10.1-
Other Loans	51	48	5.7-	51	6.2
Allowance For Loan Losses	27	28	2.6	28	2.6
TOTAL INVESTMENTS	1,166	1,234	5.9	1,490	20.8
U.S. Government Obligations	154	95	38.7-	98	4.1
Federal Agency Securities	371	384	3.4	537	39.9
Mutual Fund & Common Trusts	13	3	74.9-	17	404.3
MCSD and PIC at Corporate CU	N/A	17	N/A	17	0.2
Corporate Credit Unions	304	342	12.7	376	9.9
Commercial Banks, S&Ls	231	255	10.2	275	8.0
Credit Unions -Loans to, Deposits in	7	12	68.1	8	35.5-
NCUSIF Capitalization Deposit	32	34	5.0	36	6.5
Other Investments	53	93	75.6	126	36.5
Land and Building	59	67	12.9	73	9.9
Other Fixed Assets	21	20	0.5-	20	0.0-
Other Real Estate Owned	0*	1	17.5	1	3.3-
Other Assets	31	34	8.9	40	17.3
TOTAL ASSETS	3,975	4,128	3.8	4,489	8.7
LIABILITIES					
Total Borrowings	83	17	80.1-	31	84.9
Accrued Dividends/Interest Payable	6	7	3.7	6	4.5-
Acct Payable and Other Liabilities	41	41	0.5	46	12.3
TOTAL LIABILITIES	131	64	50.7-	83	29.3
EQUITY/SAVINGS					
TOTAL SAVINGS	3,449	3,636	5.4	3,950	8.7
Share Drafts	432	459	6.4	515	12.0
Regular Shares	1,409	1,448	2.8	1,574	8.7
Money Market Shares	326	381	16.8	477	25.1
Share Certificates/CDs	869	927	6.6	956	3.1
IRA/Keogh Accounts	379	382	0.8	397	4.0
All Other Shares and Member Deposits	17	17	1.0	19	9.6
Non-Member Deposits	16	20	25.1	12	38.2-
Regular Reserves	149	156	4.6	164	5.3
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	230.6-	-3	532.3-
Other Reserves	28	29	6.3	29	0.1-
Undivided Earnings	218	240	10.2	263	9.5
Net Income	2	2	8.9-	2	20.0
TOTAL EQUITY	396	428	8.1	455	6.3
TOTAL LIABILITIES/EQUITY/SAVINGS	3,975	4,128	3.8	4,489	8.7

* Amount Less than 1 Million

Oklahoma
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	102	100	2.0-	97	3.0-
INCOME					
Interest on Loans	111	115	3.6	115	0.2-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	31	34	8.1	36	7.4
Income from Trading Securities	0*	0*	6.5-	0*	60.6-
Fee Income	14	15	4.1	16	8.4
Other Operating Income	2	3	39.2	4	5.6
TOTAL GROSS INCOME	159	167	5.1	171	2.2
EXPENSES					
Employee Compensation and Benefits	33	36	8.5	38	5.6
Travel and Conference Expense	1	1	10.7	1	2.3
Office Occupancy Expense	4	4	3.5	5	17.1
Office Operations Expense	15	16	4.7	17	7.7
Educational & Promotional Expense	2	1	13.2-	2	16.3
Loan Servicing Expense	3	3	4.8	3	4.7-
Professional and Outside Services	4	4	11.1	4	8.7
Provision for Loan Losses	7	8	21.0	7	11.0-
Member Insurance	1	1	1.9-	1	2.9
Operating Fees	0*	0*	21.1	0*	6.5
Miscellaneous Operating Expenses	2	2	15.0	2	13.5
TOTAL OPERATING EXPENSES	72	78	8.2	81	4.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	161.0-	0*	0.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	122.3-	0*	37.8
Other Non-Oper Income (Expense)	0*	0*	369.0	0*	137.9
Income (Loss) Before Cost of Funds	87	90	2.7	90	0.1-
COST OF FUNDS					
Interest on Borrowed Money	2	2	27.8-	0*	51.1-
Dividends on Shares	66	67	0.5	65	1.9-
Interest on Deposits	3	6	141.4	7	8.1
NET INCOME BEFORE RESERVE TRANSFERS	16	15	7.1-	16	10.1
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	3	32.8-	4	34.2
Net Reserve Transfer	0*	0*	18.5	2	60.4
Net Income After Net Reserve Transfer	15	14	8.4-	15	6.6
Additional (Voluntary) Reserve Transfers	3	2	30.7-	3	43.3
Adjusted Net Income	12	12	3.4-	12	0.7

* Amount Less than 1 Million

Oregon
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	127	125	1.6-	120	4.0-
Cash	102	120	18.2	134	11.3
TOTAL LOANS OUTSTANDING	4,090	4,291	4.9	4,545	5.9
Unsecured Credit Card Loans	255	265	3.8	282	6.6
All Other Unsecured Loans	308	305	1.0-	288	5.5-
New Vehicle Loans	859	836	2.7-	890	6.5
Used Vehicle Loans	897	973	8.5	1,029	5.7
First Mortgage Real Estate Loans	655	744	13.6	856	15.0
Other Real Estate Loans	822	853	3.7	881	3.3
All Other Loans to Members	278	298	7.3	303	1.8
Other Loans	16	18	12.4	16	8.5-
Allowance For Loan Losses	31	34	10.6	46	36.0
TOTAL INVESTMENTS	1,238	1,661	34.1	2,122	27.8
U.S. Government Obligations	104	55	46.9-	23	59.2-
Federal Agency Securities	449	706	57.2	906	28.4
Mutual Fund & Common Trusts	47	75	61.6	142	88.5
MCSD and PIC at Corporate CU	N/A	38	N/A	51	33.7
Corporate Credit Unions	399	515	29.2	643	24.7
Commercial Banks, S&Ls	171	195	14.2	275	40.5
Credit Unions -Loans to, Deposits in	11	14	22.3	12	15.6-
NCUSIF Capitalization Deposit	45	50	10.6	55	11.1
Other Investments	13	13	1.6	18	36.0
Land and Building	74	83	11.8	92	10.4
Other Fixed Assets	31	35	12.9	42	20.6
Other Real Estate Owned	1	0*	91.6-	3	2,663.2
Other Assets	50	55	9.3	62	13.5
TOTAL ASSETS	5,556	6,211	11.8	6,953	11.9
LIABILITIES					
Total Borrowings	31	47	50.6	84	77.9
Accrued Dividends/Interest Payable	5	5	1.1-	5	8.3-
Acct Payable and Other Liabilities	37	38	3.4	41	6.9
TOTAL LIABILITIES	73	91	23.2	130	43.1
EQUITY/SAVINGS					
TOTAL SAVINGS	4,952	5,529	11.7	6,208	12.3
Share Drafts	594	672	13.2	758	12.8
Regular Shares	1,783	1,913	7.3	1,963	2.6
Money Market Shares	795	987	24.2	1,232	24.8
Share Certificates/CDs	1,150	1,299	12.9	1,558	19.9
IRA/Keogh Accounts	577	612	6.1	642	5.0
All Other Shares and Member Deposits	48	41	15.8-	51	25.0
Non-Member Deposits	5	5	10.1	5	13.3-
Regular Reserves	183	205	12.3	222	8.4
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-2	19.9-	-8	242.0
Other Reserves	0*	0*	10.5-	0*	55.8-
Undivided Earnings	343	381	11.1	396	3.8
Net Income	7	8	9.2	5	31.6-
TOTAL EQUITY	530	592	11.6	615	3.9
TOTAL LIABILITIES/EQUITY/SAVINGS	5,556	6,211	11.8	6,953	11.9

* Amount Less than 1 Million

Oregon
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	127	125	1.6-	120	4.0-
INCOME					
Interest on Loans	177	188	6.6	186	1.0-
(Less) Interest Refund	0*	0*	88.5-	0*	99.9-
Income from Investments	33	41	25.6	53	28.9
Income from Trading Securities	0*	0*	0.0	0*	1,525.8-
Fee Income	17	17	4.9	18	5.5
Other Operating Income	7	10	39.3	12	20.3
TOTAL GROSS INCOME	233	257	10.2	270	5.0
EXPENSES					
Employee Compensation and Benefits	47	52	9.8	59	13.9
Travel and Conference Expense	2	2	12.5	2	9.0
Office Occupancy Expense	6	6	9.6	8	24.2
Office Operations Expense	21	23	8.6	25	9.1
Educational & Promotional Expense	3	4	13.9	4	13.0
Loan Servicing Expense	4	5	18.0	6	23.0
Professional and Outside Services	8	9	9.2	11	17.6
Provision for Loan Losses	11	14	31.2	12	16.6-
Member Insurance	0*	0*	4.3-	0*	4.9-
Operating Fees	0*	0*	7.9	0*	3.5
Miscellaneous Operating Expenses	2	2	2.8-	2	12.0-
TOTAL OPERATING EXPENSES	105	118	11.8	129	9.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	1	1,733.8	0*	97.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	603.7-	0*	126.4
Other Non-Oper Income (Expense)	0*	0*	2.6-	0*	33.8-
Income (Loss) Before Cost of Funds	128	140	9.8	141	0.4
COST OF FUNDS					
Interest on Borrowed Money	1	1	1.6	3	90.1
Dividends on Shares	62	74	19.7	68	8.4-
Interest on Deposits	37	36	1.9-	45	24.5
NET INCOME BEFORE RESERVE TRANSFERS	28	29	4.0	26	11.5-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	10	9	8.1-	8	6.3-
Net Reserve Transfer	3	2	35.5-	3	48.8
Net Income After Net Reserve Transfer	25	27	8.9	23	15.9-
Additional (Voluntary) Reserve Transfers	4	3	20.4-	4	31.1
Adjusted Net Income	22	25	13.7	19	21.3-

* Amount Less than 1 Million

Pennsylvania
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	875	857	2.1-	825	3.7-
Cash	304	340	12.1	369	8.4
TOTAL LOANS OUTSTANDING	8,304	8,746	5.3	9,032	3.3
Unsecured Credit Card Loans	685	741	8.2	745	0.5
All Other Unsecured Loans	1,295	1,279	1.3-	1,249	2.3-
New Vehicle Loans	1,830	1,836	0.3	1,778	3.2-
Used Vehicle Loans	1,078	1,197	11.1	1,312	9.6
First Mortgage Real Estate Loans	1,105	1,217	10.1	1,333	9.5
Other Real Estate Loans	1,836	1,992	8.5	2,110	5.9
All Other Loans to Members	462	473	2.3	487	3.1
Other Loans	13	11	10.9-	19	68.2
Allowance For Loan Losses	91	95	3.8	99	4.3
TOTAL INVESTMENTS	4,397	4,684	6.5	5,531	18.1
U.S. Government Obligations	421	289	31.5-	268	7.2-
Federal Agency Securities	1,630	1,745	7.1	2,165	24.0
Mutual Fund & Common Trusts	114	100	13.0-	109	9.6
MCSD and PIC at Corporate CU	N/A	88	N/A	96	8.7
Corporate Credit Unions	1,067	1,160	8.7	1,376	18.6
Commercial Banks, S&Ls	1,002	1,105	10.3	1,315	19.0
Credit Unions -Loans to, Deposits in	16	19	17.5	17	6.7-
NCUSIF Capitalization Deposit	109	115	5.7	124	8.1
Other Investments	37	64	71.0	61	4.4-
Land and Building	159	176	10.9	193	9.4
Other Fixed Assets	46	56	20.3	60	7.8
Other Real Estate Owned	3	2	16.7-	4	63.2
Other Assets	104	123	17.4	132	7.6
TOTAL ASSETS	13,225	14,033	6.1	15,223	8.5
LIABILITIES					
Total Borrowings	2	6	236.9	11	70.2
Accrued Dividends/Interest Payable	22	22	0.5	22	0.3
Acct Payable and Other Liabilities	44	51	16.1	59	16.1
TOTAL LIABILITIES	68	79	17.2	92	16.1
EQUITY/SAVINGS					
TOTAL SAVINGS	11,769	12,423	5.6	13,507	8.7
Share Drafts	1,077	1,182	9.7	1,347	13.9
Regular Shares	6,103	6,229	2.1	6,596	5.9
Money Market Shares	918	1,026	11.7	1,311	27.8
Share Certificates/CDs	2,203	2,476	12.4	2,687	8.5
IRA/Keogh Accounts	1,222	1,239	1.3	1,277	3.1
All Other Shares and Member Deposits	237	256	7.9	269	5.1
Non-Member Deposits	7	15	101.7	20	37.8
Regular Reserves	359	379	5.7	397	4.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0*	33,118.0	0	100.0-
Accum. Unrealized G/L on A-F-S	-5	1	121.8-	-15	1,513.0-
Other Reserves	28	28	2.8	30	5.4
Undivided Earnings	998	1,108	11.0	1,206	8.8
Net Income	9	14	60.0	6	58.6-
TOTAL EQUITY	1,388	1,530	10.2	1,624	6.1
TOTAL LIABILITIES/EQUITY/SAVINGS	13,225	14,033	6.1	15,223	8.5

* Amount Less than 1 Million

Pennsylvania
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	875	857	2.1-	825	3.7-
INCOME					
Interest on Loans	361	382	5.8	383	0.1
(Less) Interest Refund	0*	0*	3.2	0*	14.0-
Income from Investments	119	124	4.7	136	8.9
Income from Trading Securities	0*	0*	704.4-	0*	124.8-
Fee Income	19	22	18.5	24	8.9
Other Operating Income	14	16	18.6	20	22.3
TOTAL GROSS INCOME	512	544	6.4	561	3.2
EXPENSES					
Employee Compensation and Benefits	90	98	8.3	105	6.8
Travel and Conference Expense	3	3	12.3	3	5.1-
Office Occupancy Expense	10	11	7.8	12	5.2
Office Operations Expense	44	49	11.2	52	6.4
Educational & Promotional Expense	5	6	9.6	6	9.5
Loan Servicing Expense	11	13	15.0	14	11.1
Professional and Outside Services	19	22	14.4	24	8.9
Provision for Loan Losses	22	27	18.9	25	7.7-
Member Insurance	8	8	0.3-	8	1.8-
Operating Fees	2	2	5.0	2	6.9
Miscellaneous Operating Expenses	5	5	8.8	6	13.2
TOTAL OPERATING EXPENSES	219	242	10.6	255	5.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	15.6-	0*	326.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	168.6-	0*	780.8
Other Non-Oper Income (Expense)	0*	0*	350.1	0*	11.2-
Income (Loss) Before Cost of Funds	293	301	3.0	305	1.3
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	7.9	0*	33.4
Dividends on Shares	216	228	5.6	235	3.1
Interest on Deposits	4	5	24.6	6	16.1
NET INCOME BEFORE RESERVE TRANSFERS	72	68	6.1-	63	6.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	21	25	17.1	23	8.2-
Net Reserve Transfer	8	7	18.2-	7	8.5
Net Income After Net Reserve Transfer	64	61	4.6-	56	7.6-
Additional (Voluntary) Reserve Transfers	4	2	47.6-	2	18.1-
Adjusted Net Income	59	59	1.5-	54	7.2-

* Amount Less than 1 Million

Puerto Rico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	20	20	0.0	18	10.0-
Cash	16	12	24.6-	17	37.2
TOTAL LOANS OUTSTANDING	211	227	7.5	240	5.8
Unsecured Credit Card Loans	7	8	17.9	9	3.9
All Other Unsecured Loans	116	124	7.4	119	4.1-
New Vehicle Loans	38	45	18.3	51	14.2
Used Vehicle Loans	1	1	7.1	1	26.9
First Mortgage Real Estate Loans	15	17	10.5	24	41.5
Other Real Estate Loans	5	6	25.3	7	18.3
All Other Loans to Members	29	25	13.0-	28	12.3
Other Loans	0*	0*	67.7-	0*	77.3
Allowance For Loan Losses	3	3	0.8-	3	6.3
TOTAL INVESTMENTS	75	86	15.1	102	18.2
U.S. Government Obligations	0*	9	2,950.5	9	2.1-
Federal Agency Securities	42	44	2.9	55	26.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	N/A	0	N/A	0*	0.0
Corporate Credit Unions	0*	0*	5.7	0*	100.0-
Commercial Banks, S&Ls	30	31	4.1	36	13.8
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
NCUSIF Capitalization Deposit	2	3	7.3	3	7.1
Other Investments	0*	0*	0.0	0*	19,774.3
Land and Building	4	4	10.7	5	10.6
Other Fixed Assets	1	2	46.5	3	27.8
Other Real Estate Owned	0*	0*	9.1-	0*	100.0-
Other Assets	2	3	59.4	3	2.6
TOTAL ASSETS	306	332	8.3	366	10.3
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	0.8-	0*	7.3
Acct Payable and Other Liabilities	2	3	29.6	3	9.1
TOTAL LIABILITIES	3	4	22.3	4	9.8
EQUITY/SAVINGS					
TOTAL SAVINGS	264	285	7.9	316	11.1
Share Drafts	6	11	75.8	8	28.3-
Regular Shares	184	186	1.1	199	7.0
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	59	78	32.2	101	28.5
IRA/Keogh Accounts	5	5	12.5	6	12.4
All Other Shares and Member Deposits	10	4	57.4-	3	34.6-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	19	21	8.4	22	9.0
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0	100.0-	0	0.0
Other Reserves	7	9	22.1	9	3.6
Undivided Earnings	13	14	7.3	14	2.1
Net Income	0*	0*	48.4-	0*	24.4-
TOTAL EQUITY	39	43	9.9	46	5.6
TOTAL LIABILITIES/EQUITY/SAVINGS	306	332	8.3	366	10.3

* Amount Less than 1 Million

Puerto Rico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	20	20	0.0	18	10.0-
INCOME					
Interest on Loans	10	11	8.8	12	5.9
(Less) Interest Refund	0*	0*	75.5-	0*	30.4-
Income from Investments	3	3	0.2	3	9.1
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	0*	0*	28.2	0*	28.7
Other Operating Income	0*	0*	1.2	0*	28.7
TOTAL GROSS INCOME	13	14	7.3	15	7.2
EXPENSES					
Employee Compensation and Benefits	2	2	9.6	2	0.2
Travel and Conference Expense	0*	0*	4.1-	0*	7.8-
Office Occupancy Expense	0*	0*	23.1	0*	41.1
Office Operations Expense	1	1	30.7	1	0.5-
Educational & Promotional Expense	0*	0*	50.8	0*	6.4-
Loan Servicing Expense	0*	0*	0.2-	0*	8.6
Professional and Outside Services	0*	0*	11.4-	0*	15.5-
Provision for Loan Losses	0*	0*	125.0	1	64.5
Member Insurance	0*	0*	9.3-	0*	7.3
Operating Fees	0*	0*	164.9	0*	41.8-
Miscellaneous Operating Expenses	0*	0*	9.5-	0*	36.9
TOTAL OPERATING EXPENSES	5	6	22.8	6	10.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	46.1-	0*	37,783.8-
Other Non-Oper Income (Expense)	0*	0	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	8	8	1.0-	9	5.9
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	158.0
Dividends on Shares	6	7	7.4	7	8.2
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	2	2	23.4-	2	2.6-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	12.6-	0*	112.4
Net Reserve Transfer	0*	0*	100.0-	0*	0.0
Net Income After Net Reserve Transfer	2	2	22.5-	2	2.6-
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	0*	100.0-
Adjusted Net Income	2	1	25.9-	2	17.3

* Amount Less than 1 Million

Rhode Island
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	41	42	2.4	41	2.4-
Cash	48	36	25.5-	38	3.9
TOTAL LOANS OUTSTANDING	962	1,062	10.3	1,196	12.7
Unsecured Credit Card Loans	40	43	7.7	45	4.9
All Other Unsecured Loans	55	50	10.3-	45	9.0-
New Vehicle Loans	73	82	12.7	84	2.0
Used Vehicle Loans	65	80	23.4	103	29.0
First Mortgage Real Estate Loans	591	652	10.4	748	14.7
Other Real Estate Loans	116	125	7.0	139	11.3
All Other Loans to Members	20	29	49.8	28	5.4-
Other Loans	4	2	47.8-	5	183.1
Allowance For Loan Losses	12	12	3.4	12	3.2-
TOTAL INVESTMENTS	671	722	7.6	819	13.5
U.S. Government Obligations	150	87	41.9-	69	21.1-
Federal Agency Securities	234	285	21.4	412	44.7
Mutual Fund & Common Trusts	1	4	323.2	0*	92.1-
MCSD and PIC at Corporate CU	N/A	9	N/A	9	2.3
Corporate Credit Unions	119	170	43.7	188	10.2
Commercial Banks, S&Ls	92	88	4.8-	37	57.6-
Credit Unions -Loans to, Deposits in	4	14	280.1	4	69.3-
NCUSIF Capitalization Deposit	14	14	5.4	16	11.4
Other Investments	57	50	12.5-	84	67.0
Land and Building	25	25	1.4	25	1.9-
Other Fixed Assets	7	7	5.4	8	8.1
Other Real Estate Owned	1	0*	16.3-	0*	39.5-
Other Assets	19	20	5.7	25	20.1
TOTAL ASSETS	1,722	1,861	8.1	2,098	12.7
LIABILITIES					
Total Borrowings	0*	12	2,541.6	37	217.9
Accrued Dividends/Interest Payable	5	5	1.9	5	6.3
Acct Payable and Other Liabilities	17	14	20.6-	18	28.3
TOTAL LIABILITIES	23	31	34.3	60	97.5
EQUITY/SAVINGS					
TOTAL SAVINGS	1,437	1,548	7.8	1,740	12.4
Share Drafts	136	154	12.9	172	12.1
Regular Shares	465	440	5.2-	457	3.8
Money Market Shares	127	124	2.5-	172	39.2
Share Certificates/CDs	473	551	16.6	658	19.5
IRA/Keogh Accounts	152	150	1.5-	157	4.8
All Other Shares and Member Deposits	84	126	48.8	123	2.5-
Non-Member Deposits	0*	3	0.0	0*	85.6-
Regular Reserves	79	80	0.7	82	2.9
Investment Valuation Reserve	0*	0*	80.2-	0*	47.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	1	1,205.9	-3	321.9-
Other Reserves	7	0*	87.5-	1	9.0
Undivided Earnings	170	196	15.1	215	10.1
Net Income	6	5	12.1-	2	54.9-
TOTAL EQUITY	262	282	7.6	298	5.4
TOTAL LIABILITIES/EQUITY/SAVINGS	1,722	1,861	8.1	2,098	12.7

* Amount Less than 1 Million

Rhode Island
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	41	42	2.4	41	2.4-
INCOME					
Interest on Loans	38	42	9.9	45	7.3
(Less) Interest Refund	0*	0*	28.5	0*	42.9
Income from Investments	20	20	1.1	21	2.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	4	4	16.5	5	6.1
Other Operating Income	0*	1	77.3	2	11.8
TOTAL GROSS INCOME	63	68	8.4	72	5.8
EXPENSES					
Employee Compensation and Benefits	13	14	9.2	15	9.5
Travel and Conference Expense	0*	0*	23.6	0*	1.7-
Office Occupancy Expense	2	2	4.5	2	5.9
Office Operations Expense	5	6	6.8	6	6.5
Educational & Promotional Expense	0*	1	12.0	1	14.2
Loan Servicing Expense	0*	1	14.3	0*	6.2-
Professional and Outside Services	2	2	17.5	2	21.4
Provision for Loan Losses	1	1	10.1-	1	7.2
Member Insurance	0*	0*	4.5-	0*	5.6-
Operating Fees	0*	0*	5.5	0*	6.7
Miscellaneous Operating Expenses	2	2	4.9-	2	19.5
TOTAL OPERATING EXPENSES	28	30	7.3	32	9.1
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	27.1	0*	17.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	91.6-	0*	98.9-
Other Non-Oper Income (Expense)	0*	0*	143.9-	0*	92.9-
Income (Loss) Before Cost of Funds	36	39	8.8	41	3.5
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	2,096.3	0*	75.8
Dividends on Shares	7	7	2.8-	7	4.0-
Interest on Deposits	19	22	13.8	23	6.8
NET INCOME BEFORE RESERVE TRANSFERS	10	10	5.5	10	0.2
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	10.8	1	54.4
Net Reserve Transfer	0*	0*	63.2	0*	158.0
Net Income After Net Reserve Transfer	10	10	4.5	10	4.2-
Additional (Voluntary) Reserve Transfers	0*	0*	61.0-	0*	267.7
Adjusted Net Income	9	10	5.7	9	6.1-

* Amount Less than 1 Million

South Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	106	105	0.9-	102	2.9-
Cash	96	101	5.9	132	30.0
TOTAL LOANS OUTSTANDING	2,467	2,655	7.6	2,853	7.5
Unsecured Credit Card Loans	145	162	11.6	178	10.0
All Other Unsecured Loans	272	265	2.5-	258	2.7-
New Vehicle Loans	531	509	4.3-	520	2.3
Used Vehicle Loans	567	662	16.8	732	10.6
First Mortgage Real Estate Loans	497	591	18.9	677	14.6
Other Real Estate Loans	262	280	6.7	290	3.6
All Other Loans to Members	184	185	0.4	186	0.4
Other Loans	9	2	73.1-	13	466.9
Allowance For Loan Losses	25	27	9.9	28	4.0
TOTAL INVESTMENTS	855	970	13.4	1,079	11.2
U.S. Government Obligations	100	49	50.9-	30	38.9-
Federal Agency Securities	324	394	21.4	467	18.5
Mutual Fund & Common Trusts	16	18	17.1	30	62.4
MCSD and PIC at Corporate CU	N/A	18	N/A	18	2.8
Corporate Credit Unions	228	276	21.0	306	10.5
Commercial Banks, S&Ls	148	175	18.0	186	6.5
Credit Unions -Loans to, Deposits in	3	6	130.5	5	8.9-
NCUSIF Capitalization Deposit	28	30	6.8	33	10.3
Other Investments	8	4	46.2-	5	11.3
Land and Building	50	56	13.2	62	10.0
Other Fixed Assets	25	25	2.4-	26	4.5
Other Real Estate Owned	0*	0*	27.0-	1	106.0
Other Assets	40	32	18.9-	33	0.4
TOTAL ASSETS	3,509	3,813	8.7	4,158	9.0
LIABILITIES					
Total Borrowings	0*	0*	91.3-	2	7,678.7
Accrued Dividends/Interest Payable	17	19	12.7	18	4.5-
Acct Payable and Other Liabilities	21	25	17.0	21	14.2-
TOTAL LIABILITIES	38	44	14.1	42	4.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,072	3,335	8.6	3,645	9.3
Share Drafts	351	394	12.2	440	11.8
Regular Shares	1,223	1,247	1.9	1,324	6.2
Money Market Shares	174	225	29.3	296	31.4
Share Certificates/CDs	929	1,050	13.1	1,145	9.0
IRA/Keogh Accounts	366	388	6.2	411	5.8
All Other Shares and Member Deposits	27	24	10.4-	24	1.0-
Non-Member Deposits	2	6	270.9	5	20.9-
Regular Reserves	105	111	5.8	121	8.8
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	125.0-	-3	1,449.5-
Other Reserves	16	17	6.3	17	0.9-
Undivided Earnings	273	301	10.5	331	9.8
Net Income	5	5	7.4-	5	5.0
TOTAL EQUITY	398	434	9.1	471	8.4
TOTAL LIABILITIES/EQUITY/SAVINGS	3,509	3,813	8.7	4,158	9.0

* Amount Less than 1 Million

South Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	106	105	0.9-	102	2.9-
INCOME					
Interest on Loans	112	119	5.8	122	2.9
(Less) Interest Refund	0*	0*	49.5	0*	21.7-
Income from Investments	23	25	10.8	27	7.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	15	17	14.4	20	19.0
Other Operating Income	4	4	4.0-	5	16.0
TOTAL GROSS INCOME	155	166	7.0	175	5.6
EXPENSES					
Employee Compensation and Benefits	33	36	8.7	39	9.4
Travel and Conference Expense	1	1	8.6	1	0.2
Office Occupancy Expense	4	4	7.1	5	9.4
Office Operations Expense	14	16	10.3	18	14.0
Educational & Promotional Expense	2	2	21.0	2	6.4
Loan Servicing Expense	3	3	3.2-	4	14.2
Professional and Outside Services	5	6	7.3	6	12.8
Provision for Loan Losses	9	8	7.8-	8	8.8-
Member Insurance	1	1	2.7-	0*	22.1-
Operating Fees	0*	0*	7.2	0*	15.2
Miscellaneous Operating Expenses	2	2	10.1	2	17.1
TOTAL OPERATING EXPENSES	75	80	6.5	87	8.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	647.7-	0*	93.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	157.2-	0*	153.4-
Other Non-Oper Income (Expense)	0*	0*	1,516.9	0*	57.8-
Income (Loss) Before Cost of Funds	80	86	8.5	88	2.4
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	89.1-	0*	206.4
Dividends on Shares	59	66	11.6	67	1.5
Interest on Deposits	0*	0*	31.8-	0*	175.1
NET INCOME BEFORE RESERVE TRANSFERS	20	20	0.5	21	3.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	8	9	9.8	9	2.0-
Net Reserve Transfer	3	3	22.0	4	15.5
Net Income After Net Reserve Transfer	18	17	2.5-	18	1.7
Additional (Voluntary) Reserve Transfers	2	2	27.8-	2	12.7
Adjusted Net Income	15	16	1.6	16	0.4

* Amount Less than 1 Million

South Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	64	64	0.0	63	1.6-
Cash	17	20	15.9	18	11.2-
TOTAL LOANS OUTSTANDING	549	592	7.9	639	7.9
Unsecured Credit Card Loans	29	28	0.6-	29	1.0
All Other Unsecured Loans	30	30	1.3-	29	3.0-
New Vehicle Loans	98	102	4.3	106	4.4
Used Vehicle Loans	177	196	10.7	219	11.6
First Mortgage Real Estate Loans	78	91	17.2	106	16.7
Other Real Estate Loans	55	62	13.1	61	0.9-
All Other Loans to Members	80	82	1.5	88	7.5
Other Loans	3	1	41.7-	0*	40.6-
Allowance For Loan Losses	6	7	7.9	8	17.0
TOTAL INVESTMENTS	132	148	11.6	207	40.0
U.S. Government Obligations	2	2	33.9	3	43.3
Federal Agency Securities	46	51	10.8	60	17.9
Mutual Fund & Common Trusts	0*	0*	48.2-	5	2,838.7
MCSD and PIC at Corporate CU	N/A	5	N/A	6	6.8
Corporate Credit Unions	45	44	2.2-	75	67.7
Commercial Banks, S&Ls	27	29	5.6	42	45.8
Credit Unions -Loans to, Deposits in	5	9	56.7	7	15.1-
NCUSIF Capitalization Deposit	6	6	11.1	7	10.2
Other Investments	0*	0*	5,292.9	0*	332.6
Land and Building	13	14	3.0	14	2.2
Other Fixed Assets	5	4	2.7-	5	15.8
Other Real Estate Owned	0*	0*	726.0	0*	35.4
Other Assets	9	8	3.4-	9	5.3
TOTAL ASSETS	719	780	8.5	884	13.3
LIABILITIES					
Total Borrowings	2	0*	58.4-	2	87.5
Accrued Dividends/Interest Payable	3	3	4.6	3	0.9
Acct Payable and Other Liabilities	3	3	15.4	4	22.3
TOTAL LIABILITIES	8	7	8.4-	9	21.3
EQUITY/SAVINGS					
TOTAL SAVINGS	639	694	8.5	791	14.0
Share Drafts	80	87	8.4	99	13.8
Regular Shares	182	187	2.5	197	5.2
Money Market Shares	70	75	8.1	98	30.1
Share Certificates/CDs	225	256	13.8	296	15.8
IRA/Keogh Accounts	60	63	5.1	69	9.5
All Other Shares and Member Deposits	17	19	14.8	27	39.7
Non-Member Deposits	5	6	19.9	5	25.8-
Regular Reserves	22	25	12.0	28	12.2
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	94.9-	-1	14,469.6
Other Reserves	3	3	3.6-	3	17.8-
Undivided Earnings	46	50	9.0	54	8.9
Net Income	0*	0*	27.1	0*	55.9-
TOTAL EQUITY	72	79	9.7	84	7.1
TOTAL LIABILITIES/EQUITY/SAVINGS	719	780	8.5	884	13.3

* Amount Less than 1 Million

South Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	64	64	0.0	63	1.6-
INCOME					
Interest on Loans	24	26	9.7	27	3.2
(Less) Interest Refund	0*	0*	65.1	0*	9.6-
Income from Investments	4	4	10.3	5	18.9
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	2	3	3.4	3	9.3
Other Operating Income	0*	0*	12.5	1	18.4
TOTAL GROSS INCOME	31	34	9.3	36	6.0
EXPENSES					
Employee Compensation and Benefits	7	7	10.6	8	9.4
Travel and Conference Expense	0*	0*	8.1-	0*	2.4-
Office Occupancy Expense	0*	0*	7.7	0*	3.3
Office Operations Expense	3	3	9.2	3	5.4
Educational & Promotional Expense	0*	0*	18.6	0*	24.0
Loan Servicing Expense	0*	0*	5.6	0*	8.7
Professional and Outside Services	0*	0*	3.5	0*	1.2
Provision for Loan Losses	0*	1	23.9	2	46.7
Member Insurance	0*	0*	10.4	0*	14.2-
Operating Fees	0*	0*	16.6	0*	12.4
Miscellaneous Operating Expenses	0*	0*	11.6-	0*	16.9
TOTAL OPERATING EXPENSES	14	16	9.7	17	10.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	204.2-	0*	91.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	583.5	0*	67.2-
Other Non-Oper Income (Expense)	0*	0*	43.6-	0*	76.5
Income (Loss) Before Cost of Funds	16	18	9.0	18	1.9
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	3.5	0*	18.8-
Dividends on Shares	13	14	11.5	15	8.7
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	4	4	0.4	3	24.2-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	1	2	6.2	1	6.6-
Net Reserve Transfer	0*	0*	14.7-	0*	25.2
Net Income After Net Reserve Transfer	3	3	3.0	2	31.4-
Additional (Voluntary) Reserve Transfers	0*	0*	36.4	0*	51.3-
Adjusted Net Income	3	3	1.8	2	30.4-

* Amount Less than 1 Million

Tennessee
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	266	259	2.6-	256	1.2-
Cash	174	166	4.6-	208	25.3
TOTAL LOANS OUTSTANDING	4,218	4,508	6.9	4,809	6.7
Unsecured Credit Card Loans	228	242	6.0	232	4.0-
All Other Unsecured Loans	482	475	1.3-	473	0.5-
New Vehicle Loans	1,039	994	4.4-	981	1.3-
Used Vehicle Loans	804	900	11.9	1,004	11.6
First Mortgage Real Estate Loans	1,065	1,329	24.8	1,542	16.0
Other Real Estate Loans	392	360	8.1-	364	1.1
All Other Loans to Members	207	202	2.2-	206	1.9
Other Loans	2	6	169.1	7	16.6
Allowance For Loan Losses	28	29	4.6	31	6.1
TOTAL INVESTMENTS	1,852	1,911	3.2	2,159	13.0
U.S. Government Obligations	136	99	27.1-	73	26.6-
Federal Agency Securities	743	789	6.1	857	8.7
Mutual Fund & Common Trusts	39	55	42.2	92	66.4
MCSD and PIC at Corporate CU	N/A	36	N/A	39	10.5
Corporate Credit Unions	448	462	3.1	533	15.2
Commercial Banks, S&Ls	349	355	1.8	414	16.6
Credit Unions -Loans to, Deposits in	8	14	73.8	10	23.3-
NCUSIF Capitalization Deposit	51	53	3.9	58	8.2
Other Investments	77	48	37.4-	83	73.3
Land and Building	94	105	11.3	109	3.8
Other Fixed Assets	27	33	22.4	33	0.4-
Other Real Estate Owned	0*	0*	22.1	1	40.1
Other Assets	52	59	13.8	63	6.1
TOTAL ASSETS	6,390	6,754	5.7	7,351	8.8
LIABILITIES					
Total Borrowings	11	13	14.5	69	423.5
Accrued Dividends/Interest Payable	23	23	2.5	23	0.7
Acct Payable and Other Liabilities	43	45	3.6	43	3.2-
TOTAL LIABILITIES	77	81	4.9	135	67.3
EQUITY/SAVINGS					
TOTAL SAVINGS	5,545	5,831	5.2	6,312	8.2
Share Drafts	552	595	7.9	682	14.7
Regular Shares	2,133	2,153	0.9	2,261	5.1
Money Market Shares	652	741	13.6	840	13.4
Share Certificates/CDs	1,453	1,577	8.5	1,729	9.6
IRA/Keogh Accounts	631	643	1.8	661	2.9
All Other Shares and Member Deposits	119	117	1.5-	132	12.3
Non-Member Deposits	5	5	8.0	6	11.1
Regular Reserves	239	262	9.3	280	7.0
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	1	164.9-	-9	860.3-
Other Reserves	98	103	5.3	117	13.6
Undivided Earnings	417	462	10.7	500	8.2
Net Income	15	14	5.7-	15	11.7
TOTAL EQUITY	768	842	9.7	904	7.4
TOTAL LIABILITIES/EQUITY/SAVINGS	6,390	6,754	5.7	7,351	8.8

* Amount Less than 1 Million

Tennessee
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	266	259	2.6-	256	1.2-
INCOME					
Interest on Loans	180	189	5.3	196	3.3
(Less) Interest Refund	0*	0*	62.5	0*	41.5-
Income from Investments	51	53	4.1	55	3.2
Income from Trading Securities	0*	0*	6.3	0*	10.3
Fee Income	17	18	8.1	20	13.2
Other Operating Income	7	8	14.3	10	24.8
TOTAL GROSS INCOME	255	269	5.5	281	4.6
EXPENSES					
Employee Compensation and Benefits	51	55	8.4	60	8.2
Travel and Conference Expense	2	2	6.9-	2	9.2
Office Occupancy Expense	7	7	3.2	8	10.9
Office Operations Expense	20	23	12.2	25	9.8
Educational & Promotional Expense	3	3	12.8	3	2.1-
Loan Servicing Expense	3	4	6.5	4	8.1
Professional and Outside Services	8	9	7.8	10	8.7
Provision for Loan Losses	8	10	19.6	9	7.3-
Member Insurance	3	3	1.6	2	7.5-
Operating Fees	1	1	7.4	1	6.2
Miscellaneous Operating Expenses	3	3	4.7	3	3.4-
TOTAL OPERATING EXPENSES	109	119	9.1	127	6.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	699.6-	0*	59.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	12.6-	0*	127.3-
Other Non-Oper Income (Expense)	0*	0*	36.3-	3	1,529.0
Income (Loss) Before Cost of Funds	146	150	2.9	158	4.9
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	44.7	1	173.2
Dividends on Shares	89	92	3.5	93	1.9
Interest on Deposits	20	24	16.3	24	2.2
NET INCOME BEFORE RESERVE TRANSFERS	37	34	6.4-	38	12.2
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	6	9	43.2	8	6.9-
Net Reserve Transfer	3	5	72.0	4	13.7-
Net Income After Net Reserve Transfer	34	29	13.3-	34	16.6
Additional (Voluntary) Reserve Transfers	2	2	13.8	0*	74.8-
Adjusted Net Income	32	27	14.7-	34	23.1

* Amount Less than 1 Million

Texas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	794	778	2.0-	757	2.7-
Cash	573	599	4.6	639	6.7
TOTAL LOANS OUTSTANDING	16,765	17,682	5.5	19,135	8.2
Unsecured Credit Card Loans	1,182	1,202	1.7	1,193	0.7-
All Other Unsecured Loans	1,717	1,692	1.5-	1,673	1.1-
New Vehicle Loans	6,651	6,541	1.7-	6,945	6.2
Used Vehicle Loans	3,496	4,007	14.6	4,587	14.5
First Mortgage Real Estate Loans	1,992	2,157	8.3	2,368	9.8
Other Real Estate Loans	289	622	115.1	907	45.9
All Other Loans to Members	1,364	1,393	2.1	1,404	0.8
Other Loans	73	67	8.4-	57	15.0-
Allowance For Loan Losses	161	169	5.4	181	7.1
TOTAL INVESTMENTS	7,777	8,732	12.3	9,548	9.3
U.S. Government Obligations	530	333	37.2-	253	24.0-
Federal Agency Securities	3,188	3,767	18.1	4,136	9.8
Mutual Fund & Common Trusts	80	116	45.0	154	33.0
MCSD and PIC at Corporate CU	N/A	108	N/A	123	13.1
Corporate Credit Unions	1,872	1,999	6.8	2,124	6.3
Commercial Banks, S&Ls	1,770	2,025	14.4	2,244	10.8
Credit Unions -Loans to, Deposits in	36	58	60.1	53	8.3-
NCUSIF Capitalization Deposit	216	221	2.1	241	9.2
Other Investments	85	106	24.9	220	107.7
Land and Building	372	399	7.3	437	9.4
Other Fixed Assets	129	148	14.3	158	6.8
Other Real Estate Owned	3	3	18.4	2	22.8-
Other Assets	232	271	16.8	323	19.2
TOTAL ASSETS	25,690	27,664	7.7	30,060	8.7
LIABILITIES					
Total Borrowings	20	67	231.9	80	20.3
Accrued Dividends/Interest Payable	90	91	1.7	91	0.5-
Acct Payable and Other Liabilities	268	312	16.5	331	5.9
TOTAL LIABILITIES	378	470	24.4	502	6.7
EQUITY/SAVINGS					
TOTAL SAVINGS	22,695	24,333	7.2	26,449	8.7
Share Drafts	3,065	3,352	9.4	3,650	8.9
Regular Shares	9,453	9,912	4.9	10,600	6.9
Money Market Shares	2,166	2,610	20.5	3,214	23.1
Share Certificates/CDs	5,106	5,562	8.9	5,881	5.7
IRA/Keogh Accounts	2,745	2,436	11.3-	2,533	4.0
All Other Shares and Member Deposits	111	404	264.3	511	26.5
Non-Member Deposits	49	57	15.1	60	5.2
Regular Reserves	811	860	6.0	927	7.8
Investment Valuation Reserve	7	8	19.5	15	91.9
Uninsured Secondary Capital	0*	0*	95.4-	0	100.0-
Accum. Unrealized G/L on A-F-S	-3	0*	110.1-	-15	5,677.1-
Other Reserves	227	195	14.1-	240	23.0
Undivided Earnings	1,551	1,770	14.1	1,905	7.6
Net Income	24	28	18.6	37	31.4
TOTAL EQUITY	2,617	2,861	9.3	3,109	8.7
TOTAL LIABILITIES/EQUITY/SAVINGS	25,690	27,664	7.7	30,060	8.7

* Amount Less than 1 Million

Texas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	794	778	2.0-	757	2.7-
INCOME					
Interest on Loans	717	754	5.2	783	3.8
(Less) Interest Refund	0*	0*	19.4	0*	34.4-
Income from Investments	210	235	12.3	247	4.7
Income from Trading Securities	0*	0*	265.6	0*	2.8
Fee Income	100	113	13.0	118	4.6
Other Operating Income	23	20	12.4-	26	27.2
TOTAL GROSS INCOME	1,049	1,123	7.0	1,173	4.5
EXPENSES					
Employee Compensation and Benefits	205	225	9.9	244	8.5
Travel and Conference Expense	7	7	6.4	7	0.2-
Office Occupancy Expense	29	31	7.4	33	6.8
Office Operations Expense	97	106	9.6	115	8.2
Educational & Promotional Expense	13	14	8.4	15	8.7
Loan Servicing Expense	15	18	16.9	19	7.6
Professional and Outside Services	33	36	10.1	38	6.1
Provision for Loan Losses	54	55	1.5	55	0.7
Member Insurance	4	4	3.5-	4	10.3-
Operating Fees	3	3	9.8	3	1.8
Miscellaneous Operating Expenses	14	14	4.5	15	4.4
TOTAL OPERATING EXPENSES	473	514	8.6	549	6.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.1-	0*	40.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	95.8-	0*	654.6
Other Non-Oper Income (Expense)	0*	2	233.9	6	257.4
Income (Loss) Before Cost of Funds	578	611	5.7	630	3.1
COST OF FUNDS					
Interest on Borrowed Money	2	0*	86.9-	2	825.6
Dividends on Shares	384	418	9.0	423	1.1
Interest on Deposits	68	69	1.1	69	0.1-
NET INCOME BEFORE RESERVE TRANSFERS	124	123	0.6-	136	10.1
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	40	41	4.4	42	1.8
Net Reserve Transfer	13	12	4.0-	13	6.9
Net Income After Net Reserve Transfer	111	111	0.2-	122	10.4
Additional (Voluntary) Reserve Transfers	16	15	7.8-	16	7.2
Adjusted Net Income	94	96	1.2	106	11.0

* Amount Less than 1 Million

Utah
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	145	143	1.4-	140	2.1-
Cash	77	98	28.0	102	4.2
TOTAL LOANS OUTSTANDING	3,443	3,732	8.4	4,051	8.6
Unsecured Credit Card Loans	216	231	7.1	239	3.4
All Other Unsecured Loans	199	199	0.4	192	3.7-
New Vehicle Loans	551	566	2.8	565	0.2-
Used Vehicle Loans	969	1,123	15.9	1,240	10.4
First Mortgage Real Estate Loans	479	628	31.0	887	41.1
Other Real Estate Loans	729	676	7.3-	594	12.1-
All Other Loans to Members	212	305	43.8	333	9.0
Other Loans	88	3	96.6-	2	34.3-
Allowance For Loan Losses	33	32	0.7-	34	4.0
TOTAL INVESTMENTS	809	915	13.2	1,025	11.9
U.S. Government Obligations	24	20	15.4-	14	33.2-
Federal Agency Securities	255	253	0.9-	225	11.1-
Mutual Fund & Common Trusts	10	22	116.3	25	16.5
MCSD and PIC at Corporate CU	N/A	13	N/A	23	78.4
Corporate Credit Unions	216	291	34.6	320	9.9
Commercial Banks, S&Ls	217	216	0.3-	290	34.1
Credit Unions -Loans to, Deposits in	11	12	11.0	11	3.5-
NCUSIF Capitalization Deposit	35	39	9.7	43	10.0
Other Investments	40	50	23.8	74	49.3
Land and Building	95	110	16.2	116	5.3
Other Fixed Assets	27	27	1.6-	31	14.9
Other Real Estate Owned	2	3	81.8	4	25.8
Other Assets	48	53	9.5	75	41.8
TOTAL ASSETS	4,468	4,906	9.8	5,370	9.5
LIABILITIES					
Total Borrowings	4	3	18.2-	2	43.2-
Accrued Dividends/Interest Payable	11	11	3.6	9	17.9-
Acct Payable and Other Liabilities	19	24	27.7	26	5.6
TOTAL LIABILITIES	33	38	14.9	37	5.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,961	4,337	9.5	4,755	9.6
Share Drafts	489	518	5.8	558	7.8
Regular Shares	1,289	1,322	2.6	1,393	5.3
Money Market Shares	826	1,033	25.1	1,222	18.3
Share Certificates/CDs	960	1,069	11.4	1,156	8.1
IRA/Keogh Accounts	346	349	1.0	375	7.3
All Other Shares and Member Deposits	32	38	20.5	47	22.0
Non-Member Deposits	19	7	64.0-	5	27.5-
Regular Reserves	171	191	11.7	208	8.6
Investment Valuation Reserve	2	2	2.4-	2	4.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	44.7-	-2	226.4
Other Reserves	134	151	12.8	169	12.1
Undivided Earnings	159	178	12.3	195	9.5
Net Income	9	9	6.5	7	27.6-
TOTAL EQUITY	473	531	12.2	578	9.0
TOTAL LIABILITIES/EQUITY/SAVINGS	4,468	4,906	9.8	5,370	9.5

* Amount Less than 1 Million

Utah
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	145	143	1.4-	140	2.1-
INCOME					
Interest on Loans	146	157	7.5	159	1.8
(Less) Interest Refund	0*	0*	71.2-	0*	75.2-
Income from Investments	22	24	12.0	27	10.8
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	20	26	28.5	27	4.5
Other Operating Income	4	5	12.9	5	21.9
TOTAL GROSS INCOME	191	211	10.3	218	3.6
EXPENSES					
Employee Compensation and Benefits	38	43	13.6	48	11.3
Travel and Conference Expense	1	1	7.3	1	8.3
Office Occupancy Expense	6	7	9.2	7	6.8
Office Operations Expense	19	22	10.8	23	6.3
Educational & Promotional Expense	4	4	0.9-	4	21.4
Loan Servicing Expense	4	5	28.2	6	23.4
Professional and Outside Services	2	2	14.9	2	1.3-
Provision for Loan Losses	4	6	42.9	8	32.0
Member Insurance	1	1	4.3	1	11.8-
Operating Fees	0*	0*	0.2-	0*	11.9
Miscellaneous Operating Expenses	2	3	0.9	3	16.3
TOTAL OPERATING EXPENSES	83	94	13.5	105	11.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	111.9-	0*	78.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	3,061.1-	0*	23.1
Other Non-Oper Income (Expense)	0*	0*	16.0	0*	32.7-
Income (Loss) Before Cost of Funds	109	118	8.1	114	3.1-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	11.2-	0*	40.9-
Dividends on Shares	42	45	8.7	47	3.1
Interest on Deposits	41	45	11.1	45	0.1
NET INCOME BEFORE RESERVE TRANSFERS	27	27	2.8	22	18.2-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	9	10	6.7	9	4.2-
Net Reserve Transfer	6	5	5.3-	4	30.9-
Net Income After Net Reserve Transfer	21	22	4.9	19	15.1-
Additional (Voluntary) Reserve Transfers	3	3	4.9	3	0.4
Adjusted Net Income	18	19	4.9	16	17.5-

* Amount Less than 1 Million

Vermont
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	47	46	2.1-	45	2.2-
Cash	12	14	18.4	15	5.1
TOTAL LOANS OUTSTANDING	524	568	8.4	605	6.5
Unsecured Credit Card Loans	33	34	2.4	38	10.7
All Other Unsecured Loans	47	48	1.6	46	3.1-
New Vehicle Loans	91	87	4.7-	80	8.5-
Used Vehicle Loans	86	106	22.6	119	12.0
First Mortgage Real Estate Loans	138	159	15.3	177	11.3
Other Real Estate Loans	94	101	7.7	107	6.0
All Other Loans to Members	34	34	1.8-	38	12.7
Other Loans	0*	0*	65.8-	1	558.1
Allowance For Loan Losses	4	4	6.1	5	6.1
TOTAL INVESTMENTS	203	230	13.3	287	24.6
U.S. Government Obligations	35	28	18.9-	27	5.8-
Federal Agency Securities	58	76	31.6	116	52.5
Mutual Fund & Common Trusts	11	18	62.6	14	24.7-
MCSD and PIC at Corporate CU	N/A	3	N/A	3	17.4
Corporate Credit Unions	51	45	13.2-	67	49.8
Commercial Banks, S&Ls	39	50	29.5	49	2.7-
Credit Unions -Loans to, Deposits in	1	2	51.0	2	32.8
NCUSIF Capitalization Deposit	6	7	8.0	7	13.2
Other Investments	2	2	11.7-	2	3.8
Land and Building	13	16	21.5	17	3.8
Other Fixed Assets	3	6	66.5	4	21.3-
Other Real Estate Owned	0*	0*	25.2	0*	22.4
Other Assets	8	8	5.7	14	71.0
TOTAL ASSETS	760	839	10.3	939	11.9
LIABILITIES					
Total Borrowings	15	16	9.2	22	35.4
Accrued Dividends/Interest Payable	0*	0*	4.5-	0*	0.7
Acct Payable and Other Liabilities	6	7	17.4	5	18.0-
TOTAL LIABILITIES	21	23	11.2	28	19.9
EQUITY/SAVINGS					
TOTAL SAVINGS	665	733	10.3	822	12.1
Share Drafts	72	82	14.8	98	18.6
Regular Shares	344	365	5.9	389	6.7
Money Market Shares	63	78	23.6	102	29.8
Share Certificates/CDs	126	144	14.7	160	10.7
IRA/Keogh Accounts	53	56	5.5	61	8.7
All Other Shares and Member Deposits	5	5	7.5-	8	75.3
Non-Member Deposits	1	3	93.5	4	55.5
Regular Reserves	26	29	11.8	32	9.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	493.0	-2	439.9-
Other Reserves	3	4	60.2	4	9.4-
Undivided Earnings	44	47	7.2	53	12.1
Net Income	2	2	16.4-	2	37.1
TOTAL EQUITY	74	82	10.6	89	7.9
TOTAL LIABILITIES/EQUITY/SAVINGS	760	839	10.3	939	11.9

* Amount Less than 1 Million

Vermont
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	47	46	2.1-	45	2.2-
INCOME					
Interest on Loans	23	24	6.9	25	1.8
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	5	6	15.9	7	18.6
Income from Trading Securities	0*	0*	100.0-	0*	0.0
Fee Income	3	3	1.0-	3	23.0
Other Operating Income	0*	1	167.5	0*	12.0-
TOTAL GROSS INCOME	31	34	9.8	36	5.8
EXPENSES					
Employee Compensation and Benefits	6	7	10.9	8	9.2
Travel and Conference Expense	0*	0*	27.1	0*	3.4
Office Occupancy Expense	0*	0*	6.6	0*	6.2
Office Operations Expense	3	4	12.1	4	8.8
Educational & Promotional Expense	0*	0*	19.5-	0*	20.2
Loan Servicing Expense	0*	0*	11.5-	0*	12.3
Professional and Outside Services	0*	0*	50.3	0*	7.9
Provision for Loan Losses	0*	0*	0.7-	0*	2.2-
Member Insurance	0*	0*	14.7	0*	1.4
Operating Fees	0*	0*	13.4	0*	11.5-
Miscellaneous Operating Expenses	0*	0*	21.2-	0*	13.7
TOTAL OPERATING EXPENSES	14	15	8.8	17	8.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	1,827.4-	0	100.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	607.5	0*	230.4
Other Non-Oper Income (Expense)	0*	0*	1,565.2	0*	64.9-
Income (Loss) Before Cost of Funds	17	19	10.7	19	3.6
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	169.3	0*	3.8-
Dividends on Shares	13	14	9.9	15	5.2
Interest on Deposits	0*	0*	14.6	0*	72.4-
NET INCOME BEFORE RESERVE TRANSFERS	4	4	4.4	4	9.9
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	1	0*	3.3-	1	12.9
Net Reserve Transfer	0*	0*	29.7	0*	4.6
Net Income After Net Reserve Transfer	3	3	1.1	4	10.8
Additional (Voluntary) Reserve Transfers	0*	2	267.4	0*	88.9-
Adjusted Net Income	3	1	55.8-	3	187.9

* Amount Less than 1 Million

Virgin Islands
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
Cash	0*	0*	52.8	3	243.8
TOTAL LOANS OUTSTANDING	17	19	11.7	20	4.7
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	13	12	6.9-	2	82.5-
New Vehicle Loans	0*	0*	491.2	0*	38.9
Used Vehicle Loans	0*	0*	30.9-	0*	81.1
First Mortgage Real Estate Loans	0*	0*	10.9	0*	4.3-
Other Real Estate Loans	0*	0*	0.0	0*	0.0
All Other Loans to Members	3	4	30.8	16	300.0
Other Loans	0*	2	0.0	0*	100.0-
Allowance For Loan Losses	0*	0*	5.4	0*	27.2
TOTAL INVESTMENTS	9	10	9.8	10	4.6
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	N/A	0*	N/A	0	100.0-
Corporate Credit Unions	0*	2	0.0	3	50.4
Commercial Banks, S&Ls	9	8	10.8-	7	6.1-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
NCUSIF Capitalization Deposit	0*	0*	1.6	0*	12.6
Other Investments	0*	0*	0.0	0*	0.0
Land and Building	1	1	10.3	1	2.5-
Other Fixed Assets	0*	0*	212.2	0*	14.4-
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	0*	0*	93.7	0*	48.5
TOTAL ASSETS	28	31	12.5	34	10.8
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	99.4-	0*	100.0-
Acct Payable and Other Liabilities	0*	0*	53.2	0*	9.6
TOTAL LIABILITIES	0*	0*	22.6	0*	9.5
EQUITY/SAVINGS					
TOTAL SAVINGS	22	24	10.7	27	10.1
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	20	23	13.1	26	11.7
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	0*	84.3-	0*	11.1
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	0*	1	71.7	0*	26.6-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	2	2	9.8	2	5.9
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0	0.0
Other Reserves	0*	0*	38.8-	0*	0.0
Undivided Earnings	3	4	35.0	5	18.3
Net Income	0*	0*	3.9-	0*	19.4
TOTAL EQUITY	6	7	19.2	8	13.6
TOTAL LIABILITIES/EQUITY/SAVINGS	28	31	12.5	34	10.8

* Amount Less than 1 Million

Virgin Islands
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
INCOME					
Interest on Loans	1	1	14.3	1	13.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	10.7-	0*	27.4
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	0*	0*	11.5	0*	10.4
Other Operating Income	0*	0*	48.2-	0*	21.4
TOTAL GROSS INCOME	1	2	10.3	2	14.7
EXPENSES					
Employee Compensation and Benefits	0*	0*	8.6	0*	3.8
Travel and Conference Expense	0*	0*	50.9	0*	347.4
Office Occupancy Expense	0*	0*	28.9-	0*	97.3
Office Operations Expense	0*	0*	28.2	0*	8.5
Educational & Promotional Expense	0*	0*	255.7	0*	41.4
Loan Servicing Expense	0*	0*	7.4	0*	9.6-
Professional and Outside Services	0*	0*	29.8	0*	35.7
Provision for Loan Losses	0*	0*	54.5	0*	229.1
Member Insurance	0*	0*	66.1-	0*	1.5
Operating Fees	0*	0*	24.1	0*	33.0
Miscellaneous Operating Expenses	0*	0*	65.6	0*	14.8
TOTAL OPERATING EXPENSES	0*	0*	15.3	0*	24.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0	0	0.0	0	0.0
Other Non-Oper Income (Expense)	0	0	0.0	0	0.0
Income (Loss) Before Cost of Funds	0*	0*	7.3	1	8.3
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	0*	0*	32.9	0*	12.8
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	0*	0*	7.0-	0*	4.7
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	8.0-	0*	55.2-
Net Reserve Transfer	0*	0*	23.1-	0*	87.1-
Net Income After Net Reserve Transfer	0*	0*	2.5-	0*	25.1
Additional (Voluntary) Reserve Transfers	0*	0*	89.4-	0*	1,365.2
Adjusted Net Income	0*	0*	141.6	0*	72.5-

* Amount Less than 1 Million

Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	271	266	1.8-	262	1.5-
Cash	424	475	12.0	499	4.9
TOTAL LOANS OUTSTANDING	13,242	14,032	6.0	15,745	12.2
Unsecured Credit Card Loans	1,575	1,687	7.2	1,832	8.6
All Other Unsecured Loans	1,761	1,775	0.8	1,882	6.0
New Vehicle Loans	2,817	2,710	3.8-	2,616	3.4-
Used Vehicle Loans	1,760	2,110	19.9	2,434	15.4
First Mortgage Real Estate Loans	2,404	2,604	8.3	3,814	46.4
Other Real Estate Loans	1,848	2,020	9.3	2,000	1.0-
All Other Loans to Members	1,072	1,118	4.3	1,159	3.6
Other Loans	5	7	53.5	8	9.0
Allowance For Loan Losses	111	127	13.9	139	10.1
TOTAL INVESTMENTS	5,918	5,981	1.1	5,918	1.1-
U.S. Government Obligations	1,257	825	34.4-	519	37.1-
Federal Agency Securities	3,438	3,483	1.3	3,767	8.1
Mutual Fund & Common Trusts	90	109	21.3	116	6.5
MCSD and PIC at Corporate CU	N/A	46	N/A	48	4.1
Corporate Credit Unions	467	578	23.8	644	11.4
Commercial Banks, S&Ls	472	728	54.4	554	24.0-
Credit Unions -Loans to, Deposits in	9	12	29.6	15	27.0
NCUSIF Capitalization Deposit	151	162	7.4	174	7.9
Other Investments	36	39	9.5	82	110.5
Land and Building	255	267	4.5	284	6.3
Other Fixed Assets	99	116	17.8	125	7.8
Other Real Estate Owned	4	6	67.3	6	11.2-
Other Assets	741	891	20.3	930	4.4
TOTAL ASSETS	20,572	21,642	5.2	23,367	8.0
LIABILITIES					
Total Borrowings	1,056	860	18.6-	744	13.4-
Accrued Dividends/Interest Payable	82	60	26.9-	55	7.5-
Acct Payable and Other Liabilities	276	313	13.3	308	1.7-
TOTAL LIABILITIES	1,414	1,233	12.8-	1,107	10.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	17,041	18,085	6.1	19,723	9.1
Share Drafts	2,146	2,356	9.8	2,635	11.8
Regular Shares	6,140	6,454	5.1	7,009	8.6
Money Market Shares	1,267	1,489	17.5	1,847	24.1
Share Certificates/CDs	4,979	5,226	5.0	5,544	6.1
IRA/Keogh Accounts	2,409	2,461	2.1	2,585	5.1
All Other Shares and Member Deposits	93	88	5.4-	94	7.3
Non-Member Deposits	7	12	67.3	9	27.4-
Regular Reserves	496	513	3.4	573	11.7
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-6	5	173.6-	-13	382.1-
Other Reserves	906	991	9.4	1,077	8.6
Undivided Earnings	716	812	13.4	895	10.2
Net Income	5	3	38.3-	6	90.0
TOTAL EQUITY	2,117	2,324	9.8	2,537	9.1
TOTAL LIABILITIES/EQUITY/SAVINGS	20,572	21,642	5.2	23,367	8.0

* Amount Less than 1 Million

Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	271	266	1.8-	262	1.5-
INCOME					
Interest on Loans	568	599	5.4	645	7.6
(Less) Interest Refund	0*	0*	16.8-	0*	22.4-
Income from Investments	163	171	5.1	164	4.1-
Income from Trading Securities	0*	0*	4.7	0*	159.2
Fee Income	37	44	17.5	50	13.0
Other Operating Income	34	47	37.4	47	0.2-
TOTAL GROSS INCOME	803	862	7.3	906	5.2
EXPENSES					
Employee Compensation and Benefits	141	156	11.2	170	9.0
Travel and Conference Expense	3	3	10.4	3	5.2
Office Occupancy Expense	15	18	14.8	19	6.7
Office Operations Expense	58	66	13.1	74	12.4
Educational & Promotional Expense	6	7	20.8	6	12.9-
Loan Servicing Expense	17	20	18.2	21	4.3
Professional and Outside Services	20	22	11.0	26	15.5
Provision for Loan Losses	47	57	21.3	51	9.5-
Member Insurance	6	6	0.4	6	4.8
Operating Fees	1	1	14.4	2	6.7
Miscellaneous Operating Expenses	7	8	27.6	10	22.3
TOTAL OPERATING EXPENSES	321	366	13.9	390	6.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	51.4-	0*	50.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	3,505.3-	0*	49.2-
Other Non-Oper Income (Expense)	0*	0*	31.2-	0*	496.3
Income (Loss) Before Cost of Funds	483	497	2.9	517	4.1
COST OF FUNDS					
Interest on Borrowed Money	26	20	23.9-	19	4.2-
Dividends on Shares	358	374	4.6	377	0.8
Interest on Deposits	0*	3	0.0	3	1.0-
NET INCOME BEFORE RESERVE TRANSFERS	99	100	1.4	119	18.2
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	54	59	10.2	80	34.8
Net Reserve Transfer	15	11	27.4-	36	232.0
Net Income After Net Reserve Transfer	84	90	6.5	83	7.5-
Additional (Voluntary) Reserve Transfers	39	51	30.0	39	23.8-
Adjusted Net Income	45	39	13.9-	44	13.7

* Amount Less than 1 Million

Washington
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	162	179	10.5	178	0.6-
Cash	217	269	23.7	307	14.1
TOTAL LOANS OUTSTANDING	6,951	7,741	11.4	8,531	10.2
Unsecured Credit Card Loans	778	840	8.0	882	5.0
All Other Unsecured Loans	530	516	2.7-	506	2.0-
New Vehicle Loans	1,225	1,296	5.8	1,450	11.9
Used Vehicle Loans	1,462	1,689	15.6	1,869	10.7
First Mortgage Real Estate Loans	1,072	1,371	27.8	1,688	23.2
Other Real Estate Loans	1,212	1,290	6.5	1,358	5.3
All Other Loans to Members	640	720	12.5	755	4.8
Other Loans	32	20	38.1-	23	18.7
Allowance For Loan Losses	60	71	19.2	76	6.9
TOTAL INVESTMENTS	2,822	3,681	30.4	4,285	16.4
U.S. Government Obligations	822	734	10.6-	667	9.2-
Federal Agency Securities	1,062	1,154	8.6	1,735	50.4
Mutual Fund & Common Trusts	49	77	57.7	126	64.3
MCSD and PIC at Corporate CU	N/A	26	N/A	46	77.8
Corporate Credit Unions	302	479	58.5	474	1.1-
Commercial Banks, S&Ls	445	621	39.7	829	33.4
Credit Unions -Loans to, Deposits in	9	14	59.5	17	16.4
NCUSIF Capitalization Deposit	83	92	10.1	105	14.7
Other Investments	50	484	867.7	286	40.8-
Land and Building	205	232	13.3	244	4.9
Other Fixed Assets	55	62	13.0	71	14.3
Other Real Estate Owned	2	4	51.6	5	45.4
Other Assets	134	138	2.8	144	4.9
TOTAL ASSETS	10,327	12,056	16.7	13,512	12.1
LIABILITIES					
Total Borrowings	41	58	41.2	123	111.9
Accrued Dividends/Interest Payable	23	24	8.2	27	8.5
Acct Payable and Other Liabilities	70	585	732.1	447	23.7-
TOTAL LIABILITIES	134	668	398.1	596	10.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	9,162	10,217	11.5	11,602	13.6
Share Drafts	1,131	1,257	11.2	1,424	13.3
Regular Shares	3,741	4,076	9.0	4,768	17.0
Money Market Shares	921	1,092	18.5	1,312	20.2
Share Certificates/CDs	2,185	2,565	17.4	2,810	9.6
IRA/Keogh Accounts	1,154	1,199	3.9	1,264	5.4
All Other Shares and Member Deposits	25	24	3.6-	20	14.6-
Non-Member Deposits	6	5	21.1-	3	30.9-
Regular Reserves	330	363	10.1	412	13.5
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-1	79.1-	-14	1,124.2
Other Reserves	11	15	30.8	8	46.5-
Undivided Earnings	689	777	12.9	889	14.4
Net Income	6	16	160.6	18	11.7
TOTAL EQUITY	1,031	1,171	13.6	1,313	12.2
TOTAL LIABILITIES/EQUITY/SAVINGS	10,327	12,056	16.7	13,512	12.1

* Amount Less than 1 Million

Washington
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	162	179	10.5	178	0.6-
INCOME					
Interest on Loans	298	335	12.3	352	5.0
(Less) Interest Refund	0*	0*	0.2-	0*	4.9
Income from Investments	82	89	8.4	106	19.2
Income from Trading Securities	0*	0*	147.3-	0*	6,482.7
Fee Income	29	34	17.0	38	11.4
Other Operating Income	13	19	39.6	22	16.1
TOTAL GROSS INCOME	423	477	12.7	518	8.5
EXPENSES					
Employee Compensation and Benefits	83	97	16.8	108	12.1
Travel and Conference Expense	3	4	19.2	4	1.9-
Office Occupancy Expense	11	13	14.4	15	19.2
Office Operations Expense	40	45	13.1	52	15.1
Educational & Promotional Expense	6	8	33.8	8	9.4
Loan Servicing Expense	7	9	34.8	11	22.3
Professional and Outside Services	10	11	7.9	12	8.1
Provision for Loan Losses	24	28	15.9	25	12.3-
Member Insurance	0*	0*	4.7-	0*	4.3
Operating Fees	1	1	1.1	1	14.7
Miscellaneous Operating Expenses	4	5	25.7	5	5.4-
TOTAL OPERATING EXPENSES	190	221	16.5	242	9.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	1,000.4-	0*	100.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	268.1-	1	2,806.9-
Other Non-Oper Income (Expense)	1	1	4.0-	0*	38.8-
Income (Loss) Before Cost of Funds	234	257	9.8	278	7.9
COST OF FUNDS					
Interest on Borrowed Money	1	1	16.0	3	94.6
Dividends on Shares	168	194	15.6	205	5.6
Interest on Deposits	16	13	19.4-	18	37.1
NET INCOME BEFORE RESERVE TRANSFERS	49	49	0.7-	52	7.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	24	21	10.4-	22	3.4
Net Reserve Transfer	10	8	23.6-	8	2.0
Net Income After Net Reserve Transfer	39	41	5.5	44	7.9
Additional (Voluntary) Reserve Transfers	7	3	60.3-	4	30.9
Adjusted Net Income	32	38	19.5	40	6.3

* Amount Less than 1 Million

West Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	138	137	0.7-	137	0.0
Cash	39	40	2.2	42	5.6
TOTAL LOANS OUTSTANDING	940	975	3.8	1,008	3.3
Unsecured Credit Card Loans	41	42	0.5	39	7.4-
All Other Unsecured Loans	149	155	3.6	151	2.1-
New Vehicle Loans	281	275	2.4-	262	4.6-
Used Vehicle Loans	150	159	6.4	178	11.9
First Mortgage Real Estate Loans	187	223	19.5	248	11.4
Other Real Estate Loans	48	53	9.1	58	9.6
All Other Loans to Members	81	63	23.3-	68	8.2
Other Loans	2	7	276.8	4	43.0-
Allowance For Loan Losses	9	9	4.1	9	4.1
TOTAL INVESTMENTS	416	445	7.1	519	16.5
U.S. Government Obligations	50	14	71.5-	15	3.5
Federal Agency Securities	84	76	10.0-	71	5.8-
Mutual Fund & Common Trusts	5	4	9.8-	13	192.4
MCSD and PIC at Corporate CU	N/A	9	N/A	10	12.9
Corporate Credit Unions	130	145	11.4	183	26.8
Commercial Banks, S&Ls	125	173	38.1	204	17.8
Credit Unions -Loans to, Deposits in	5	6	9.3	4	31.2-
NCUSIF Capitalization Deposit	12	12	3.0	13	6.9
Other Investments	5	6	32.8	5	11.3-
Land and Building	21	25	20.8	29	15.2
Other Fixed Assets	6	6	5.7	7	6.0
Other Real Estate Owned	0*	0*	304.7	0*	174.9
Other Assets	9	10	16.5	10	0.2-
TOTAL ASSETS	1,421	1,493	5.1	1,606	7.5
LIABILITIES					
Total Borrowings	2	0*	84.4-	0*	75.1-
Accrued Dividends/Interest Payable	4	4	7.0	4	2.3
Acct Payable and Other Liabilities	6	8	27.4	7	7.7-
TOTAL LIABILITIES	12	12	4.3	11	5.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,250	1,306	4.4	1,404	7.6
Share Drafts	95	106	11.1	113	7.0
Regular Shares	705	719	2.0	773	7.6
Money Market Shares	48	51	5.3	51	0.1-
Share Certificates/CDs	264	296	12.1	335	13.3
IRA/Keogh Accounts	106	109	2.7	112	2.2
All Other Shares and Member Deposits	31	22	28.7-	19	16.9-
Non-Member Deposits	0*	3	516.6	2	30.0-
Regular Reserves	55	59	5.9	64	9.6
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	14.1-	0*	15.7
Other Reserves	25	26	5.3	27	2.6
Undivided Earnings	79	90	14.0	98	9.3
Net Income	1	1	1.6	1	0.6-
TOTAL EQUITY	159	175	9.9	190	8.3
TOTAL LIABILITIES/EQUITY/SAVINGS	1,421	1,493	5.1	1,606	7.5

* Amount Less than 1 Million

West Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	138	137	0.7-	137	0.0
INCOME					
Interest on Loans	42	43	2.4	44	2.2
(Less) Interest Refund	0*	0*	1.5	0*	37.1-
Income from Investments	11	12	7.0	12	4.5
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	2	2	14.4	2	4.8
Other Operating Income	1	1	5.3-	1	6.7-
TOTAL GROSS INCOME	56	58	3.5	60	2.6
EXPENSES					
Employee Compensation and Benefits	10	10	7.4	11	8.2
Travel and Conference Expense	0*	0*	6.4-	0*	0.3-
Office Occupancy Expense	1	1	9.4	1	15.3
Office Operations Expense	5	5	7.5	6	7.0
Educational & Promotional Expense	0*	0*	2.6	0*	0.6-
Loan Servicing Expense	0*	0*	15.8	0*	2.8-
Professional and Outside Services	1	2	26.8	1	9.3-
Provision for Loan Losses	2	2	17.2	2	4.7
Member Insurance	1	1	10.7	1	0.7
Operating Fees	0*	0*	26.7	0*	9.6-
Miscellaneous Operating Expenses	0*	0*	15.4-	0*	2.4-
TOTAL OPERATING EXPENSES	23	24	8.6	26	5.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	2,933.5	0*	100.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	111.3-	0*	488.1
Other Non-Oper Income (Expense)	0*	0*	5,059.3	0*	505.1
Income (Loss) Before Cost of Funds	34	34	0.9	34	0.6
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	78.7-	0*	81.4-
Dividends on Shares	25	26	4.4	27	4.1
Interest on Deposits	0*	0*	20.9-	0*	77.1-
NET INCOME BEFORE RESERVE TRANSFERS	8	8	8.2-	7	8.5-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	1	34.2-	0*	6.3-
Net Reserve Transfer	1	0*	47.7-	0*	26.5-
Net Income After Net Reserve Transfer	7	7	2.5-	7	7.2-
Additional (Voluntary) Reserve Transfers	1	0*	44.7-	1	85.7
Adjusted Net Income	6	6	7.8	5	18.8-

* Amount Less than 1 Million

Wisconsin
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	374	368	1.6-	359	2.4-
Cash	173	180	3.6	214	18.9
TOTAL LOANS OUTSTANDING	5,746	6,317	9.9	6,783	7.4
Unsecured Credit Card Loans	246	266	8.0	267	0.5
All Other Unsecured Loans	272	258	5.3-	266	3.0
New Vehicle Loans	773	737	4.6-	748	1.5
Used Vehicle Loans	1,362	1,522	11.7	1,655	8.8
First Mortgage Real Estate Loans	1,647	2,013	22.3	2,231	10.8
Other Real Estate Loans	573	745	29.9	828	11.2
All Other Loans to Members	867	752	13.3-	775	3.0
Other Loans	6	25	333.6	14	44.5-
Allowance For Loan Losses	36	39	8.0	42	7.9
TOTAL INVESTMENTS	1,167	1,373	17.7	1,792	30.4
U.S. Government Obligations	50	37	26.9-	17	55.1-
Federal Agency Securities	237	197	16.8-	310	57.4
Mutual Fund & Common Trusts	5	4	22.1-	12	208.3
MCSD and PIC at Corporate CU	N/A	44	N/A	65	48.1
Corporate Credit Unions	542	717	32.2	875	22.1
Commercial Banks, S&Ls	242	274	13.5	403	47.2
Credit Unions -Loans to, Deposits in	12	15	16.4	16	10.4
NCUSIF Capitalization Deposit	59	64	8.9	73	13.6
Other Investments	20	22	11.7	20	9.2-
Land and Building	157	174	10.5	184	5.5
Other Fixed Assets	42	43	3.6	49	14.0
Other Real Estate Owned	0*	1	35.7	1	12.1
Other Assets	78	85	9.2	98	15.9
TOTAL ASSETS	7,328	8,134	11.0	9,079	11.6
LIABILITIES					
Total Borrowings	15	14	1.9-	35	144.5
Accrued Dividends/Interest Payable	10	10	4.3	10	4.0
Acct Payable and Other Liabilities	48	57	17.6	61	6.1
TOTAL LIABILITIES	73	81	11.9	106	30.3
EQUITY/SAVINGS					
TOTAL SAVINGS	6,460	7,165	10.9	8,007	11.7
Share Drafts	818	873	6.7	974	11.6
Regular Shares	2,455	2,542	3.5	2,786	9.6
Money Market Shares	752	920	22.3	1,257	36.6
Share Certificates/CDs	1,851	2,143	15.8	2,311	7.8
IRA/Keogh Accounts	565	621	9.9	670	7.8
All Other Shares and Member Deposits	13	59	343.5	4	92.7-
Non-Member Deposits	5	8	40.7	5	34.2-
Regular Reserves	395	432	9.5	465	7.6
Investment Valuation Reserve	0*	0*	75.0-	0	100.0-
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	80.2-	-3	797.5
Other Reserves	106	115	9.3	121	4.8
Undivided Earnings	273	313	14.5	356	13.9
Net Income	23	27	17.6	26	3.2-
TOTAL EQUITY	796	888	11.5	966	8.9
TOTAL LIABILITIES/EQUITY/SAVINGS	7,328	8,134	11.0	9,079	11.6

* Amount Less than 1 Million

Wisconsin
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	374	368	1.6-	359	2.4-
INCOME					
Interest on Loans	242	266	9.6	274	3.2
(Less) Interest Refund	0*	0*	74.3-	0*	31.3-
Income from Investments	31	34	9.5	43	26.8
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	20	24	17.9	26	9.2
Other Operating Income	11	15	37.6	17	10.9
TOTAL GROSS INCOME	304	339	11.2	360	6.3
EXPENSES					
Employee Compensation and Benefits	68	75	10.3	82	10.2
Travel and Conference Expense	2	2	4.3	2	11.3
Office Occupancy Expense	9	10	6.7	11	8.2
Office Operations Expense	30	33	9.0	35	7.3
Educational & Promotional Expense	5	6	3.1	6	7.8
Loan Servicing Expense	6	7	10.8	8	19.9
Professional and Outside Services	8	8	11.3	9	11.4
Provision for Loan Losses	9	9	0.8	10	7.4
Member Insurance	2	2	1.3	2	2.3
Operating Fees	0*	0*	9.5	0*	7.3
Miscellaneous Operating Expenses	4	4	0.2	4	13.4
TOTAL OPERATING EXPENSES	144	156	8.5	171	9.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	39.2-	0*	16.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	75.3-	0*	739.2
Other Non-Oper Income (Expense)	0*	0*	39.3-	0*	70.7
Income (Loss) Before Cost of Funds	162	183	13.2	190	3.9
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	27.6-	0*	17.4
Dividends on Shares	126	143	13.6	151	5.9
Interest on Deposits	0*	0*	99.8-	0*	100.0-
NET INCOME BEFORE RESERVE TRANSFERS	35	40	14.5	38	3.5-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	4	7.2-	3	28.5-
Net Reserve Transfer	2	2	9.2-	2	24.3-
Net Income After Net Reserve Transfer	33	38	16.1	37	2.4-
Additional (Voluntary) Reserve Transfers	5	4	10.6-	4	19.1-
Adjusted Net Income	28	33	20.9	33	0.1-

* Amount Less than 1 Million

Wyoming
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

ASSETS	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	39	39	0.0	38	2.6-
Cash	13	16	21.1	20	22.4
TOTAL LOANS OUTSTANDING	416	455	9.3	488	7.2
Unsecured Credit Card Loans	29	39	32.2	40	2.9
All Other Unsecured Loans	31	32	2.8	31	2.5-
New Vehicle Loans	83	86	3.5	85	0.8-
Used Vehicle Loans	130	142	9.2	156	10.4
First Mortgage Real Estate Loans	44	56	27.8	74	31.4
Other Real Estate Loans	57	61	6.3	58	4.5-
All Other Loans to Members	34	38	12.8	42	8.4
Other Loans	9	2	75.5-	3	21.7
Allowance For Loan Losses	3	5	60.6	5	1.1
TOTAL INVESTMENTS	127	141	10.6	175	23.9
U.S. Government Obligations	4	2	54.5-	0*	74.2-
Federal Agency Securities	42	30	26.8-	38	24.7
Mutual Fund & Common Trusts	0*	0*	14.1-	1	497.7
MCSD and PIC at Corporate CU	N/A	6	N/A	6	2.7
Corporate Credit Unions	52	74	42.4	89	20.0
Commercial Banks, S&Ls	17	15	9.7-	29	88.7
Credit Unions -Loans to, Deposits in	6	7	10.1	5	35.1-
NCUSIF Capitalization Deposit	5	5	9.7	6	10.2
Other Investments	2	1	37.1-	0*	14.1-
Land and Building	12	15	23.8	15	3.1
Other Fixed Assets	3	4	27.2	4	0.5
Other Real Estate Owned	0*	0*	28.9	0*	27.8-
Other Assets	5	5	1.6	6	22.5
TOTAL ASSETS	574	631	10.0	703	11.3
LIABILITIES					
Total Borrowings	1	0*	90.7-	0*	682.0
Accrued Dividends/Interest Payable	0*	1	10.1	0*	6.9-
Acct Payable and Other Liabilities	3	3	1.4	4	25.6
TOTAL LIABILITIES	5	4	16.9-	5	33.1
EQUITY/SAVINGS					
TOTAL SAVINGS	505	557	10.2	622	11.6
Share Drafts	69	77	11.8	84	9.1
Regular Shares	195	201	3.1	217	8.0
Money Market Shares	50	62	24.4	82	31.4
Share Certificates/CDs	140	160	14.6	182	13.7
IRA/Keogh Accounts	38	41	5.5	44	8.8
All Other Shares and Member Deposits	6	6	6.2	8	29.0
Non-Member Deposits	8	10	32.4	5	52.7-
Regular Reserves	22	25	11.0	26	7.2
Investment Valuation Reserve	0	0	0.0	0	0.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	186.8-	0*	503.0-
Other Reserves	7	5	37.3-	5	1.6
Undivided Earnings	33	41	22.2	44	7.6
Net Income	0*	0*	119.3-	0*	539.7-
TOTAL EQUITY	64	70	9.8	76	7.8
TOTAL LIABILITIES/EQUITY/SAVINGS	574	631	10.0	703	11.3

* Amount Less than 1 Million

Wyoming
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 1999
(Dollar Amounts in Millions)

	Jun-97	Jun-98	% CHG	Jun-99	% CHG
Number of Credit Unions	39	39	0.0	38	2.6-
INCOME					
Interest on Loans	19	21	11.3	21	1.1
(Less) Interest Refund	0*	0*	73.1	0*	27.7
Income from Investments	3	3	2.3	4	18.1
Income from Trading Securities	0*	0*	103.9-	0*	100.0-
Fee Income	2	2	18.8	2	2.5
Other Operating Income	0*	0*	10.0	0*	25.6
TOTAL GROSS INCOME	25	27	10.5	28	4.0
EXPENSES					
Employee Compensation and Benefits	5	5	14.0	6	11.8
Travel and Conference Expense	0*	0*	11.5	0*	14.8
Office Occupancy Expense	0*	0*	16.0	0*	5.5
Office Operations Expense	2	3	14.7	3	9.9
Educational & Promotional Expense	0*	0*	25.8	0*	1.6
Loan Servicing Expense	0*	0*	24.4	0*	7.9
Professional and Outside Services	0*	0*	2.6-	0*	27.4
Provision for Loan Losses	0*	3	159.1	2	32.9-
Member Insurance	0*	0*	7.0	0*	18.1-
Operating Fees	0*	0*	27.3	0*	10.2
Miscellaneous Operating Expenses	0*	0*	17.8-	0*	2.6-
TOTAL OPERATING EXPENSES	11	14	25.6	14	2.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0	100.0-	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	184.1	0*	674.3-
Other Non-Oper Income (Expense)	0*	0*	49.3	0*	9,768.4
Income (Loss) Before Cost of Funds	14	13	1.4-	14	5.8
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	11.6-	0*	60.0-
Dividends on Shares	10	11	12.1	11	4.4
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	4	3	33.4-	3	13.4
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	15.6-	0*	15.4
Net Reserve Transfer	0*	0*	68.8-	0*	93.4
Net Income After Net Reserve Transfer	4	3	29.3-	3	9.3
Additional (Voluntary) Reserve Transfers	0*	0*	50.3-	0*	16.2-
Adjusted Net Income	3	2	28.3-	3	10.1

* Amount Less than 1 Million